

Minority Opportunity News

VOLUME 4, NO. 4

2730 STEMMONS FRWY. STE. 1202 TOWER WEST, DALLAS, TEXAS 75207

APRIL, 1995

**BALANCING THE
BOOK...ON OUR
BACKS!**

.....PG. 2

**ANOTHER LOOK
AT MONS/K104
1995
BACHELORETHES**

.....PG. 30

**NOT A WHITE
THING, THE RIGHT
THING CHERYL
SMITH'S COLUMN**

.....PG. 7

**DALLAS CITY
COUNCIL RACE
OVERVIEW**

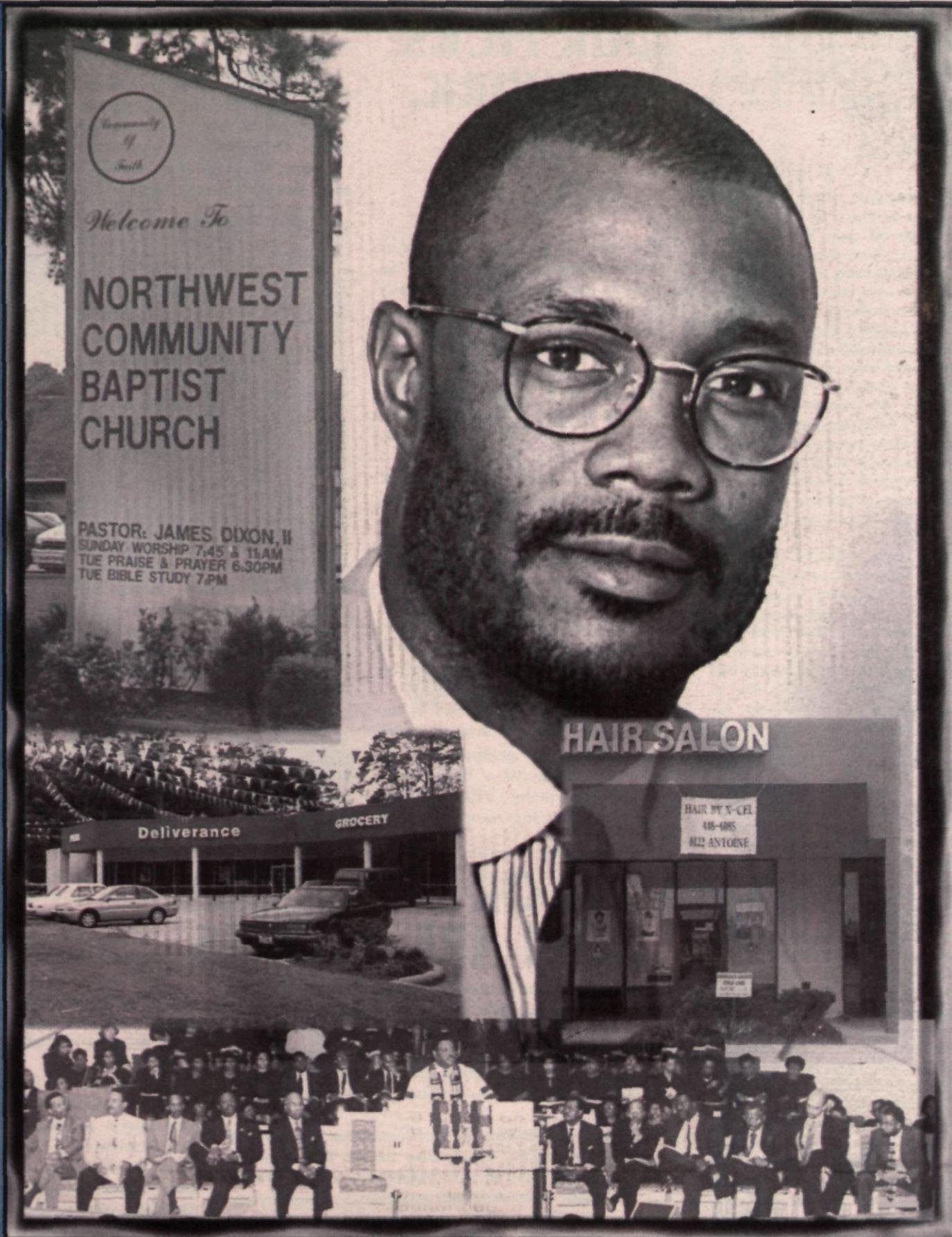
.....PG. 39

**COWTOWN
POLITICS**

.....PG. 40

**JAMZ
UPDATE**

.....PG. 42



**THE AFRICAN AMERICAN CLERGY COALITION SHOULD TAKE A LONG
LOOK AT REV. JAMES DIXON'S EFFORTS IN HOUSTON TX...**



**From the
Publisher**
Thurman Jones

BALANCING THE BOOKS . . ON OUR BACKS!

Over the past few years, I know that many of you have come to learn a lot about the term CRA or, in its full name, the Community Reinvestment Act. While the street definitions of CRA vary tremendously from "free" dollars that banks give away, to economic development projects in low income areas, the real purpose of CRA is quite simple. Essentially, it was devised as a means to ensure that financial institutions would invest in the communities that they claim to serve, all parts of the communities. From the Highland Parks to the Hamilton Parks, all of the citizens within the banks designated service area are to have equal and open access to the resources and services of the bank. Further, the bank is to take the initiative to development products and services that are reflective of and responsive to the community needs.

We have taken a different approach to show you how difficult it is for these very simple concepts to become reality. On page 11, we have reprinted a series of letters regarding the proposed acquisition of Texas Community Bank by Fidelity Bank. Fidelity, owned by William Murphy, is located in University Park and has begun a fairly aggressive effort to acquire a number of small, local banks. The growth curve will soon take Fidelity from the ranks of the small to the significant players in the financial community. Our request to the Comptroller of the Currently, the federal agency charged with the review of these acquisitions, was to quite simply allow our readers the sufficient time they need to digest the implications of the merger.

MON has always been concerned that, all too often, the Black community has been left out of the loop when it comes to having meaningful input into the bank acquisition process. Currently, all that is required from the government is for a notice to be run in a major daily paper. These notices are usually found in the Legal Notices section of the Dallas Morning News and never in the papers that communicate directly with African-American citizens. Sometimes I believe that the banks have made an art out of knowing when and how frequently to run the notices so as to minimize the likelihood of anyone reading them. In any case, our staff religiously notes these announcements and attempts to ensure that you have the chance to make your thoughts known. Read the full exchange of letters. You will see that this effort is by no means as simple as it should be.

As problematic as the notice process might be, there are at least two additional and major issues illustrated in the exchange of correspondence. First, there is the matter of how in God's name did Fidelity receive a

Continue on page 10

EDITORIAL

OUR PICKS: RON KIRK, VINCENT HALL

With the May 6 elections for mayor and city council seats just around the corner, the Minority Opportunity News is, for the first time, officially coming out in favor of candidates for public office. Ron Kirk, who is a candidate for mayor, and Vincent Hall, who seeks to represent District 5 in city council, are two individuals that MON will endorse as election day draws closer.

Coalition building is the bedrock of effective, progressive government, whether it is on a municipal, state, or national level. More important than the individual talent of a candidate is that candidate's ability to persuade others to share their vision, and to negotiate and/or compromise when necessary without selling out their constituency. Ron Kirk and Vincent Hall share these attributes.

Ron Kirk, having served at the state level, brings a broader, more comprehensive perspective to addressing the needs of Dallas. This perspective, along with political savvy, will help him in operating the

controls of a huge, municipal bureaucracy.

Of course, being an African-American, he will provide leadership that will, for the first time, be totally circumspect in assessing the needs of Dallas' citizens without prejudice.

Now, there are those critics out there that do not think Mr. Kirk ade-

quately represents the African-American community. They grumble that he is not "spawned by us," but is the choice of the status quo, white, business establishment.

quately represents the African-American community. They grumble that he is not "spawned by us," but is the choice of the status quo, white, business establishment.



quately represents the African-American community. They grumble that he is not "spawned by us," but is the choice of the status quo, white, business establishment.

We will see whether this is true or not. However, to date, this is the best chance African-Americans have ever had in this city to be in a position to impact big-city government with some sort of a power base. From the very top no less.

Vincent Hall has shown to be a

understanding of what it takes to foster the economic growth so desperately needed in his district.

Mr. Hall will revitalize the representation of District 5 and bring a stabilizing influence to city council that will not only serve his district, but be of benefit to the council as a whole.

Let us all get behind Ron Kirk and Vincent Hall to ensure having strong, honest, skillful representation from "on high." -[MON]-

VOTE OR DON'T VOTE: BOTH ARE CHOICES

We will soon have yet another opportunity to show how much (or how little) we care about the American elections system. As you may know, the local elections are to be held on May 6. For those who vote, the choice will be in their hands to select the next mayor, city council, bond package and other important considerations that will affect many of our citizens. The question is though, do you care?

Anyone with a modicum of consciousness has to be aware of the growing right-wing, conservative fixation that is moving across the country. From the radio pulpits of the David Golds and Rush Limbaughs, those who derive great pleasure in virtually anything that will keep or foster the oppression of African-Americans are feeling very much in charge. Unfortunately, they probably have every right to do so because of the tremendous support that the majority of Americans, including a number of Black folk, have given them.

"Black Folks?" You will no doubt challenge the assertion that we too are the supporters of the Golds, Limbaughs, Doles, and

Newts (and the like) of the world. An old adage once said that the best way for bad things to flourish is for good people to do nothing. In our apathy, shown through our not voting in the last election, we have endorsed these mean-spirited, self-centered, conservative figureheads. Yes, while we sat at home and watched our Anglo citizens go out and vote in droves, we too, placed our de facto vote for the conservative movement. If it was ever true that voting is important, these days we are getting a really great lesson in how important the implications of not voting are as well.

We are now at a point where it is a political liability for any politician, especially if they are white, to publicly announce that they support any cause that would help African-Americans. In fact, the norm of the day is to do the exact opposite. In the midst of all the wrenching we are doing about the assault on welfare, poor children, and affirmative action, we must realize that we cannot blame every problem we have on "them." By not voting, we put them in office and in the position to seriously impact, in an adverse way, our future.

The point of this commentary is to again remind us of how critical the vote truly is for the African-American community. Please remember that registering is only half of the challenge. YOU MUST VOTE! And on your way to the polls, take a few friends along with you! -[MON]-



How EZ

Is Pick 3?

The Answer's
Inside.

TABLE OF CONTENT

Letters	Page 3
Community's Puls	Page 5
Pen On Fire	Page 7
Irving City Politics	Page 9
All The News	Page 12
Neighborhood	Page 13
Cover Story	Page 15
Affordable Housing	Page 18
Spiritual	Page 19
In The News	Page 20
Community Calendar	Page 24,25
Entertainment	Page 26,27
Bridal	Page 28
bachelorettes	Page 30
Tradewinds	Page 31
MON's Library	Page 33
Marketing	Page 34
Proprietary Information	Page 35
Political	Page 36
Mayor's Race	Page 37
KJMZ	Page 42
Career Opportunity	Page 43



Minority Opportunity News
FAX (214) 905-0949

Publisher
Thurman Jones
Managing Editor
Jason Webster
Sr. Vice President
Jim Bochum

Editorial Department
(214) 905-0944

Sales/Marketing Dept.
(214) 606-3269

Editor
Chris Pryer

ReporterVeronica W. Morgan
Sports EditorDwain Price
ReporterTai Jones
Director/MarketingJim Bochum
ColumnistThomas Muhammad
WriterAngela Ransome Jones
Account Rep.Stephanie Scott
Account Rep.Fern Oquendo
Entertainment EditorSarah Bruce
Vol. Community PublicistCharlotte Berry
Vol. Community PublicistRita White
Contributing WriterDorothy Gentry

Minority Opportunity News assumes no responsibility for solicited material and reserves the right to edit and make appropriate modifications.

Circulation Audited By

C P V S

LETTERS

Dear Mr. Jones,

This week I have read a great deal of the February 1995 issue of Minority Opportunity News. I am very thankful for it and I will read it regularly from now on. I will patronize the Black Bookworm bookstore not far from my home and I will do whatever I can to help African-Americans increase in every positive way.

I am completely dedicated to the success and well-being of all people, but I have a special tie to the African-Americans. Perhaps because of Martin Luther King and Thurgood Marshall, who represent for me the best of men, perhaps because racism is so stupid, entirely stupid and cruel. Blacks have been important to me, and since things seem to be growing worse, I think it might be that I need to focus more on helping this cause.

There have been a lot of causes surfacing in the past twenty years and all this has served to delay progress.

This past Sunday, I went to a Black church here in Fort Worth, the First Missionary Baptist, Rev. C.M. Singleton, pastor. It is a very dynamic, good, small church. Singleton is amazingly charismatic and he is also political and works with ACT here and helps get out the vote for good things for the African-American community. I think you would admire and respect him.

I hope to continue visiting FMBC in order to learn what they have to teach me. But so far, what I see there is what I believe in very much. But I find it very helpful to me also to think of what you state here, that "perhaps the easiest thing in the world for a preacher to do is have church." I think that might be more true in the Black community than the white community. I think white churches hold back their preachers, usually. That has been my experience. The pastors I have known seem to know better that the people that is good but the people don't want to be moved. I think they make the pastor's job quite hard.

The easiest thing to do in white Christianity is preach salvation and stick to religion. The hardest thing to do in white Christianity is to analyze the present socio-economic system of the USA and call it as it is: corrupt, crazy, doomed unless we change our ways. The prophets set the example. The facts seem to substantiate the claim. Without justice, there can be no peace.

I am thrilled to read your position that "the real lack of moral leadership is represented by those called Republicans and conservatives." I am sorry the Democratic Party failed to live up to its mission. But (being) judged by the American people who love Rush (Limbaugh) and many other expressions of hatred for fellow human beings and have been given totally wrong ideas about the economics and many other things, by the Republicans and others, I can understand the failure of Bill Clinton and the Democrats. Probably, Bill Clinton and the Democrats had no choice but to be very, very moral people and since they were merely normal, they couldn't carry the day.

The people are very confused and more and more whites seem to be rotten at the core

(Continued on page 6)

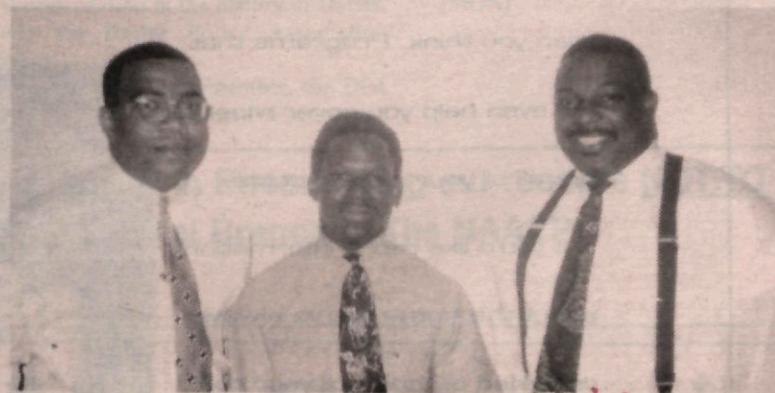
Loans That Are Actually Affordable.

(The last thing you might expect from a bank.)

We have loans with lower up-front costs, affordable monthly payments and flexible credit guidelines. We have loans that make sense for your car, for your home, for your life. Stop by and see for yourself.

NationsBank

©1994 NationsBank Corporation. Equal Housing Lender. Member FDIC.



Pictured from left to right
Morris Ashmon, Gregg Boson,
& Marvin Foster

All roads lead to
autobahn
EuroPlaza
"Your Authorized Dealer of Excellence"

USED CAR WORLD

USED CARS & TRUCKS
A DIVISION OF
autobahn, INC.

3000 White Settlement Rd.
Ft. Worth, TX
Metro (817) 429-7600

OR
1 (800) 433-5602



DREAMS FOR SALE.



If you've always had the dream of owning your own home, your dream may have just come true. For as little as you're paying in monthly rent and a modest down

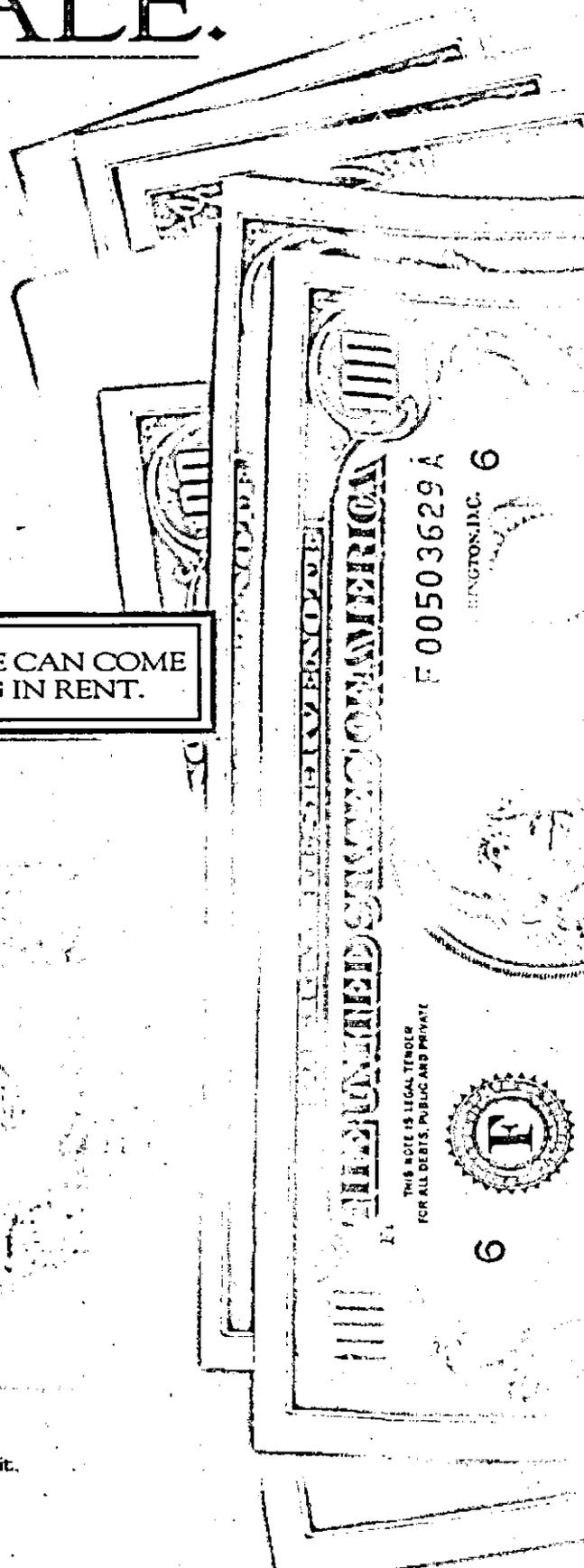
payment, you could buy a HUD Home. That's right. The U.S. Department of Housing and Urban Development

THE DREAM OF OWNING YOUR OWN HOME CAN COME TRUE FOR ABOUT WHAT YOU'RE PAYING IN RENT.

(HUD) has programs that make owning a home easier than you think. Programs that will even help you cover most if not all of your closing costs.

If you'd like more information about the home you've always dreamed of, contact your real estate agent. Or, for a free brochure on how to buy a HUD home, call 1-800-767-4HUD.

There's never been a better time to follow your dream, because now you can afford it.

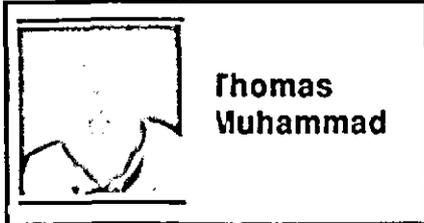


WE'LL HELP YOU OWN A PIECE OF AMERICA.



To qualified buyers, only on homes with FHA-insured financing. Closing costs and fees additional.

They Call Her I-30 Mayes



Thomas Yuhammad

While visiting with a group of friends in South Dallas a number of neighborhood problems came up that they wanted addressed. And like most tax-paying citizens, they finally came to the conclusion that only a city council person could assist them. However, when they mentioned District 7 City Council member Charlotte Mayes' name as their representative, one of them quickly replied, "You won't get any help from 'I-30 Mays.'"

Now while it is my opinion that Ms. Mayes is the dumbest person ever to serve in any elected position in the history of Dallas, the nickname is one that I had not heard before. I mean, I knew that people from all kinds in Dallas — Anglo, Asian, Mexican, and African-American — called her everything from dumb, sell out, too stupid, highly ignorant, clumsy, just don't know, have no original ideas, waste of your time, Steve Bartlett's puppet, Paul Fielding's puppet, Oreo cookie, unintelligent, and last but not at all least, always uninformed.

For instance, most of you remember many residents and elected officials recently going to Austin, Texas to testify against the over saturation of liquor related stores near schools. What most of you did not know

unless you were there, was that while trying to testify before the legislature, Mayes was so uninformed that House Representative Ron Wilson (D-Houston) looked out into the Dallas delegation and noticed former Deputy Mayor Pro-Tem Diane Ragsdale and remembered that this issue started with her leadership and that she used to represent the area near these schools. So he asked Mayes to step aside and let Diane Ragsdale do the presentation for the area.

Well, before Ms. Ragsdale could get to the podium, Mayes was out of there and on a plane back to Dallas. Of course, after Ms. Ragsdale's testimony, Rep. Wilson said that he would switch sides and support the schools from now on.

Now back to our subject. I asked my friends how they came to the name of "I-30 Mays?" They said because Mayes travels from her home (Buckner Terrace) to City Hall via interstate highway thirty and never sets a foot in South Dallas/Fair Park unless she is there to take credit for somebody else's work. Or she is attending a Town Hall meeting that only about five people know about because those are the only ones who show up.

They said that she never responded to their calls, so they have stopped calling. Of course by now you, the reader, is probably asking yourself that million-dollar question "Why don't they vote her out of office?"

Well, I asked that question and their response was that they have been meeting with many residents and most feel the same way. However, they came to the conclusion that African-American people vote for personalities and therefore they have to either love you or hate you to get them to the polls. So they decided that they will not run someone against her just yet. Instead, they will wait until she does something so stupid that everybody will be so mad that another recall will be easy.

Of course I said, "Well, this has been tried before and what makes you think that it will work this time?" They replied that they have been watching the successful recall efforts in the cities of Forest Hill and Kellor, where voters recalled council members and even the Mayor. They reminded me that it was the first historical recall effort on Mayes that proved that they can recall a person, and the next time they will win.

They farther explained that the same issues that were issues in the previous races can be used against her. For instance, she is still being endorsed by the most racist organization in the history of Dallas, namely the Dallas Police Association (DPA).

As you probably remember, the DPA has always opposed affirmative action and

they have supported the killings of African- and Mexican-American citizens by racist police officers. Killings like Santos Rodriguez, Etta Mae Collins, Doc Horton, and others.

About 65 percent of Ms. Mayes board and commission appointees are non-African-American. When asked where she had been all the years people had been fighting here in Dallas for equal rights, she proudly said that she had sued to attend the all white Buckner Baptist Church.

And of course you remember her famous reply when asked why she did not attend a Black church: "There is nothing that a Black preacher can do for my soul."

My friends also said that Council Member Mayes destroyed the South Dallas/Fair Park Trust Fund and they will never forget that. Especially the senior citizens who have not had minor repairs done to their homes (as the fund was supposed to provide money for).

She has also tried to take credit for the new Minyard's Food Store that they are building in South Dallas/Fair Park. However, according to my friends, Liz Minyard and Arnold Blair said that "no politician had anything to do with it" and that it was Arnold Blair who pulled it off.

In summary, it is my opinion that Charlotte Mayes will make [my friends] day because she cannot help it, and that the legacy she will leave will be one of "I-30 Mayes." As for me, I am going to write in as a candidate for District 7 "Malcolm X."

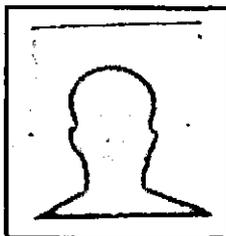
Until then, the struggle continues . . .
-[MON]-

Minority Opportunity News Staff Voted to join *The Dallas Weekly* in Encouraging our readers **NOT TO BUY DR. PEPPER** Products. In Support of the Regional Branch of The NAACP.

MON

"DOING BUSINESS IN THE METROPLEX FOR 20 YEARS"

FREE ESTIMATES



MR. BUFORD KEMP JR.

FREE ESTIMATES



BUILDING • REMODELING • CONVERSION • ROOM ADDITION
ROOFING • CARPET • HANDYWORK • LIGHT COMMERCIAL

214-223-2241

B.K.'S CONSTRUCTION
1100 REEDSPORT PLACE
DESOTO, TEXAS 75115

"NO JOB TOO SMALL"

Your Community Bank for the '90s.

A cut above.

WESTERN BANK & TRUST

219 E. Camp Wisdom Rd.
Dallas 283-5000

305 N. Cedar Ridge
Duncanville 780-1113

1200 Main
Garland 494-2265



MEMBER FDIC

8500 Highway 66
Rowlett 475-4500

(Letters from page 3)

regarding doing good to others. I am certainly in a minority position in this country. Some of my ancestors came on the Mayflower and nobody every taught me any racism in my home. Nobody every taught me any racism in my school. I went to school in suburban Philadelphia, Pennsylvania. I was born in 1933. I am a Christian but for 20 years I was an atheist. I am a friend of the Jews, I am a friend of Muslims, who don't hate Jews, writers, and others. Hate gets us nowhere. But I have hurt in ways that cause me to hate for awhile, so I have understanding.

Abigail Babcock Brown

VINCENT HALL

Dear Editor:

I was glad to see the profile on city council candidate Vincent Hall in the March edition of your publication.

Mr. Hall is progressive. He's a leader, a God-fearing family man who's an excellent role-model for the youth.

As a member of the city council he'll provide much needed leadership to District 5. I'm confident he'll coalesce with the members on the council to improve the entire city.

Signed,
Danny L. Stiggers

Berry honored by sorority

Charlone S. Berry, first vice president of Iota Phi Lambda Sorority, Inc. Psi Chapter in Dallas was selected Soror of the Year at the 48th Southwestern Regional Conference held in Houston.

Mrs. Berry was the recipient of the 1995 Soror of the Year-Psi Chapter, Dallas and submitted for competition on the regional level.

She is a board member of the Museum of African American Life and Culture and the Artreach, Inc. She's volunteered for such projects as UNCF, Martin L. King Community Ctr.

and the Sickle Cell Anemia Foundation.

She has been a member of Iota Phi Lambda Sorority for 10 years and served as the Dean of Pledges and chairperson for

the annual business monin programs and the 60s-70s fund-raiser dance.

Iota Phi Lambda Sorority, Inc. is a national 66-year-old business and professional organization that was founded in Chicago.

The local president is Mrs. Juanda L. Wallace.

For more information call (214) 337-7564.



Black Caucus

The future of African Americans in the Lone Star State is the main topic of the second annual weekend celebration of the Texas Legislative Black Caucus, April 20 (Thursday) through April 22 (Saturday) in Austin.

The Texas event, modeled after the annual Congressional Black Caucus weekend in Washington D.C., is expected to draw hundreds of African American politicians, businessmen, community and church leaders and others from around the state.

For registration information, contact Barbara Burton at (512) 322-0177 or Rep. Al Edwards, chair of the Legislative Black Caucus, at (512) 463-0518.

"The Legislative Black Caucus Education Committee's Weekend will bring together African American families, institutions and leaders," says Edwards.

"Our purpose will be to reunite and share positive attitudes/experiences, discover problems, and chart a course of direction that will lead us to a brighter future."

Among the events scheduled for the weekend are workshops on topics such as economic development, education, health care, tort reform, the environment, affirmative action and other issues affecting the African American community.

The workshops will be held at the Hyatt Regency Hotel-Austin. In addition, there are plans for a Gospel music festival, a fashion show, Texas barbecue and an awards presentation.

Lawmakers also are scheduled to hold a press conference sometime during the weekend detailing how Texas fits into the national picture regarding issues affecting African Americans.

The Texas Legislative Black Caucus is a 15-member group of African American lawmakers in Austin that meets annually to discuss issues and find solutions to problems in the African American community.

-[MON]-



SEN. WEST AND REP. DAVIS EXPECTED TO ATTEND

1-800-551-0419



Home Ownership Within Reach!
With a Bank of America Neighborhood Advantage® Home Loan.

- Less income needed to qualify.
- Down-payment as low as 3%.*
- Less cash to close.
- Pre-approvals are available!

Bank of America

*Neighborhood Advantage loans are available to creditworthy individuals meeting specified income requirements for their county or financing a home in selected zip codes or census tracts in designated Texas counties. These areas are primarily comprised of census tracts with a median income of 80% or less than that of the metropolitan statistical area in which such tracts are located (based on 1990 census). Subject to credit approval. Mortgage insurance may be required. Program terms and conditions subject to change without notice. Minimum down payment is 5%, of which 2% may come from a grant or other form of down payment assistance. Down payment assistance may be available on selected fixed rate loans. Ask about eligibility requirements. *Pre-approvals are available for the purchase of Texas owner occupied properties only. Final approval subject to satisfactory title and appraisal, no change in financial condition, and mortgage insurance company approval, if necessary. Program terms and conditions subject to change without notice. Bank of America Texas, N.A. Member FDIC.



NOT a WHITE THING, THE RIGHT THING



**Cheryl
Smith**

For a brief moment, the idea of focusing on this issue was erased. After all, the woman was no longer in a position of authority and we could all go on, egos intact, no bruised feelings.

Little did I know, I had another "think" coming! If this situation were allowed to pass without any utterance, well, then what would happen in the future when someone in a position of ownership attempts to pull the same stunt, again?

You see, this one publisher was looking for an editor to run his newspaper. The publisher was looking for someone who "would get the job done," someone who possessed excellent organizational and communication skills and knew how to adhere to deadlines.

This person had to work a flexible schedule. Working for the Black Press, usually with a small, overworked staff, could be very tedious, with long, sporadic hours. This publisher wanted someone who would whip things into shape and keep things in order.

Well, the day of judgement came and an editor was hired. Then the whispering began. All around town, in small circles, you heard the rumblings. "You know they hired a white woman as editor?"

This African American owned newspaper, purporting to be a champion of economic development, Black power, and enterprising Black businesses, found it necessary to hire an Anglo woman to spread its message.

Now, the glaring objection surfaces because of the history of the Black Press. The Black Press was initiated because of the misinformation and misrepresentation by the general circulation publications. Some very valiant people decided that it would be best if we "had our own newspapers," enabling Black People to "tell our own stories and plead our own cause."

Now this valiant effort is not unique to the Black Press because it is the same basis for the establishment of all historically Black institutions; your churches, stores, schools, homes or hotels, and communities.

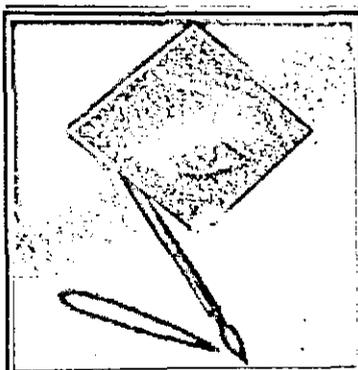
And then there is the prevailing fac-

tor that Black folks were not allowed to worship, shop, learn, live or function in a white society..

When I approached the publisher, he clearly understood it was not my intent to obtain employment, at least not for myself. I rattled off the names of several journalists who also have excellent credentials, organizational skills, and were African American, as well. A fact of utmost significance because of the perceived philosophy of the paper.

So, I then wondered aloud whether or not the skills for which he was searching could be found in an African American. Were we still looking for those "few qualified African Americans?" Were we about to start having the same battles with African American business owners as we've had for over a century with Anglo business owners?

Isn't it amazing that when our people were enslaved, there seemed to be very few jobs that we weren't "qualified" to handle?



There are some fundamental issues that needed to be addressed and a person should be respected enough to make whatever decision he or she chooses, especially about their own business. I just found it somewhat telling and ironic that at public forums or community programs, this woman was never present as a

representative of this "minority" publication.

Evidently, I was not the only one who identified a flaw in the overall picture.

Now this issue has nothing to do with the qualifications of the woman chosen to be editor. Her credentials are of no importance to this discussion. In fact, when you consider the hundreds of African American journalists looking for work, and then an African American newspaper uses the same asinine excuses that white publishers have used for decades to avoid hiring African Americans journalists, more than a few eyebrows should be raised.

While there were rumblings in the community, there were the fortuitous few who did speak out and say something is wrong with this picture. And while there are those who would say that discrimination was being practiced by only hiring African Americans, one would have to go back and either reassess or redefine the mission of this African American publication to justify hiring a white woman to champion a Black cause!

Pen Notes:

Ken Bell, formerly of 100.3 JAMZ, can now be heard midnights on the Oasis...Karen Denard has also joined the "Insights" crew...Doug Wilson has joined the news staff at WFAA-TV...Congratulations to Gracie Bonds Staples of the Fort Worth Star Telegram. Gracie received awards from the Arlington/Grand Prairie Alumni Chapter of Kappa Alpha Psi Fraternity and Duborma-The Liberian Women's Organization...Former Dallas Morning News staff writer Stephanie Ward, who now owns Stephanie's Collection Art Gallery received a Quest for Success Award from the Dallas Black Chamber of Commerce...The Dallas/Fort Worth Association of Black Communicators will present its annual Scholarship Banquet on June 10, 1995 at the Hyatt Regency- Dallas. This year's keynote speaker will be attorney/ businessman Percy Sutton. Veteran journalist Iola Johnson will receive the organizations' Lifetime Achievement Award. KKDA's Willis Johnson and Celeste Dade-Coleman will serve as the hosts for the evening and local students will receive over \$30,000 in scholarships. Call (214)376-9525 for ticket information...Any bowlers out there???? The date for the "Don't Believe the Hype" Celebrity Bowl-a-thon and Auction is getting closer and closer. Mark your calendars for Saturday, June 24, 1995 at Don Carter's West, 10920 Composite Drive. Celebrities confirmed to attend include: Chuck D of Public Enemy, George Curry of Emerge Magazine and BET's Lead Story, Monteria Ivey of HBO, Dr. Brenda Wall, WFAA's Rene Syler and Debra Duncan, Senator Royce West and KLIF's Dewayne Dancer, KKDA's Dwain Price, K104's Sam Putney, Skip Murphy and Nanette Lee, KKDA's Paul Turner and Roger B. Brown, WFLD's Rhonda Guess, K104's Yvonne St. John, Buff Parham and Malik Farrakhan (of Daughters of the Dust, "Sparkle," and Public Enemy fame)...Premier sponsors of the event are KKDA/K104, Patrick Media Group, and J.H. Talley and Associates. The event is being held to raise funds for several area organizations who are responsible for providing educational programs in our community, such as: the Paul Quinn College School of Journalism, St. Philip's School, The Lincoln African Project, the Dallas Metroplex council of Black Alumni Associations, the Dallas/Ft. Worth Association of Black Communicators, the Junior Black Academy of Arts and Letters, the African American Museum of Life and Culture, and the South Dallas Cultural Center. You can find out how to sign up your team or be a sponsor by calling (214) 263-9911...The closing ceremony for the Dallas/Fort Worth Association of Black Communicators and the Dallas Morning News Urban Minority Journalism Workshop will be held on Sunday, April 23, 1995 at the A.H. Belo Building, 400 South Record Street, at 4:00 p.m...KTVT will become a CBS affiliate soon. We're well aware of the dismal record from KTVT's predecessor, so we'll be watching to see if the station increases the number of African Americans in front of, behind, on the side of and over the cameras. We'll also see if African Americans can ascend to management positions...the Houston Sun was named the Best Overall Newspaper by the Texas Publishers Association during their 9th annual conference held in Dallas during March. Come on Dallas publishers! Next year, I expect for a Dallas paper to be victorious!!!...Terri Wise, former DFW/ABC scholarship recipient and formerly of KXAS-TV, is now reporting and producing at KWTX-Channel 10 in Waco. Terri is also engaged and a wedding date is set for September 2, 1995. Her father, Frank, is already planning the cruise! CLS-[MON]-

FORD FORCE

50,000 MILLION DOLLARS INVENTORY



EXCLUSIVE "HASSLE FREE" BUYING



The "Hawk's" Platinum Plan

Buy a new or used vehicle easily and hassle free at bottom line prices guaranteed to save you money!

- No Credit OK
- Bad Credit OK
- 72-Hour Money Back Guarantee!
- Over 1000 New and Used vehicles to choose from.



Dennis "The Hawk" Hawkins
General Sales Manager

Dennis Hawkins is Park Cities' executive manager in charge of customer relations, used vehicle sales, and platinum plan sales.

- Price Protection Guarantee...
If you find a new vehicle at a lesser price than you find at Park Cities, we'll refund 110% of the difference!
- Free 1 yr. maintenance package with purchase.

Come Talk to "The Hawk"

First time buyer applications on Tempo, Ranger, and Escort

Fax, fill out or bring in application and receive a free gift on every new or used car purchase this month.

Buy a car, bring a friend, get a Hawk referral check.

If you are in doubt about buying a car, call "The Hawk", he's got the plan.

5 Easy Steps

• Simply fill out the quick credit approval below and fax it to Dennis Hawkins.

- Instant Appointment
- 72-hour Money Back Guarantee on all Used Cars
- Price Protection Plan Plus:

If you find a new vehicle at a lesser price than you paid at Park Cities Ford, we'll pay you 110% of the difference!

Park Cities Ford will pay a
\$100 Cash referral fee

Quick Credit Approval

Name: _____

Address: _____

Phone Number (H) _____ How long at this address: _____

(W) _____ Date of Birth: _____

Employer's name: _____ Social Security Number: _____

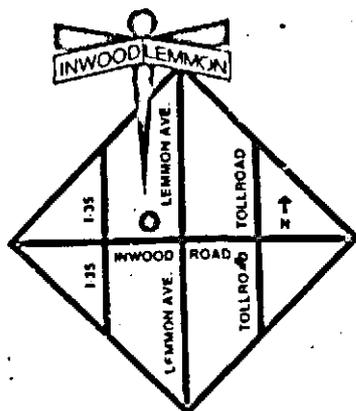
Signature: _____ Length of time on job: _____

I hereby authorize your dealership to obtain my credit history



PARK CITIES

DALLAS



3333 Inwood Rd.
Inwood at Lemmon Ave.

358-8800
1 (800) 856-3673

Jackie Townsell seeks another term

By Veronica W. MORGAN

Whether its dishing out healthy portions of her special southern fried catfish, stirring up a pot of well-seasoned red beans, or sharing a smile with long-time patrons of her down home neighborhood restaurant, Irving City Councilwoman Jackie Mae Townsell knows how to get things done.

The Place 3 council member has represented her district since 1977 and is looking forward to being elected for another term on May 6.

If re-elected, the candidate plans to devote a great deal of her attention to the housing issue facing the city.

"There's a tremendous need for low-income housing in Irving," says Townsell. "We have 42 different languages in this city; that tells you how many different kinds of people are here, and they are all in different categories." Townsell said the city doesn't need projects, nor does she want projects, but it does need to begin offering affordable housing to its citizens.

"Irving is not an island, we're a city that has never taken a dollar in federal funds for low-income housing...we don't just live here by ourselves and we have to make provisions for our citizens.

Unlike Dallas, Garland, Grand Prairie or Carrollton, Irving is not in the housing business. The candidate says the entire city council must begin to take steps to meet the demand of the city's growth.

As chairperson for Community Services, Townsell said the committee has studied a variety of federally funded programs. Currently, the program that has the most appeal to the group is Habitat for Humanity. Habitat builds homes in the \$40,000 price range with no down payment. But the buyer is required to put in a number of hours of labor on the house or on another house under construction.

"We're expecting to have a couple of low-income homes built in the near future," she said.

Another issue Townsell plans to give close attention concerns renovations on the 22-year old Texas Stadium. Cowboys Owner Jerry Jones has approached the council on the matter and city officials have looked into the possibility of restoring it.

Her past accomplishments while on the council included working with city officials to speed up their plans toward improving the district, particularly in the Bear Creek Community—a predominantly black neighborhood that was founded by freed slaves in the 1800s.

She pushed for and won the approval of her constituents to persuade the city to put water, sewer, and inside facilities in the small country-like community of Break Creek, located west of Beltline. Street lights were later added and mailboxes were put up at residents

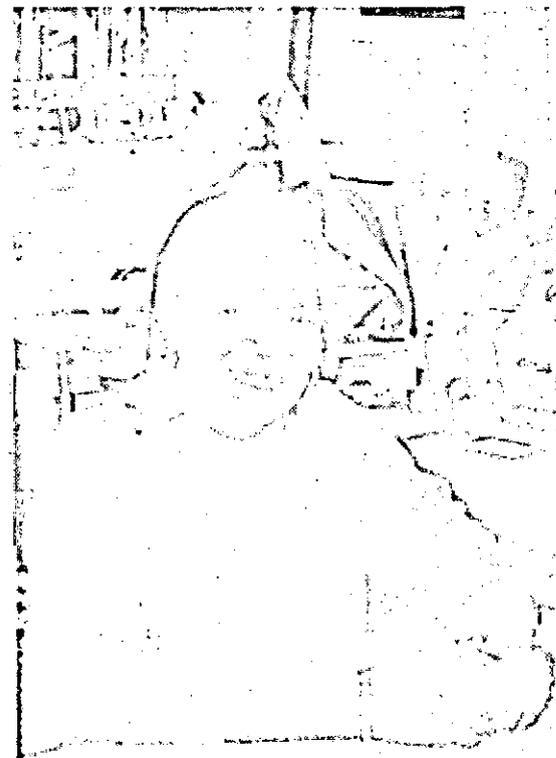
homes.

In 1990, Townsell spearheaded efforts to have a historical park, called Bear Creek Heritage Center, erected on Jackson Street. Two homes were later situated on the property.

Of the two homes, one belonged to the first school teacher in the area, Josie O. Davis. The other home belonged to Sam Green, one of the founders of the community.

Townsell says the park is meant to signify what the community was and is today, in the event that the area becomes extinct—a fact that some believe to be inevitable.

"Developments are squeezing in from all directions and the community is much smaller in population than it has ever been,"



Townsell said.

South of Bear Creek is Rock Island Railroad, DART's transit station that will be placed somewhere in the area. On the north sits Pioneer Street, which is filled with apartments, churches and homes. West of Bear Creek are \$100,000 homes; to the east is Beltline road, which continues to see a growth in businesses.

Approximately 550 people remain in the area now but as developers come in and try to purchase the beautiful leveled property, more and more residents are expected to sell their land and move elsewhere.

"I love this area and I'd hate to see it go away," says Mike, a long time customer of Townsell's restaurant. "The rural feeling is incredible."

However, as the Irving population-

which is in the neighborhood of 165,000 people—continues to grow, the only hope of preserving the memory of the Bear Creek Community may depend on the completion of the historical park.

Townsell said she will work to finalize the park by refinishing the insides and furnishing the homes, if she is re-elected.

While the council woman is hopeful that her experience and success in getting the job done will guarantee her victory in the May 6 election, her opponent has his own ideas for winning the seat in Place 3. At the time of this writing, the candidate could not be reached for comment.

A group called Citizens for Better Government launched criticism at the current council, saying that the representatives are not listening to the people. However, Townsell says she believes their accusations are unfounded.

Part of the groups criticism centers around apartment zoning.

Said Townsell: "We have quite a bit of land in this city that is zoned for apartments and when the developers come in and ask for per-

mits to build, we almost have to give it to them because their land is their land and it is zoned for that."

Townsell adds that the permits can't be taken away from the developers unless what they are wanting to do encroaches on a neighborhood.

"The council's actions in zoning cases are governed by state laws," said Townsell. "There's a 30-day clause that says if a person meets all the criteria, we have to, by law, give that person that zoning."

"And if we don't give it to them, in 30-days it will automatically become valid."

If the council works with the developer, the opportunity for gaining concessions can be increased.

Prior to serving on the Irving city council, Townsell was involved in a number of political activities. She assisted in desegregating Irving schools. She's served as democratic precinct chair for nine years and has served on both the

Parkland Board and the Dallas County Juvenile Board.

In 1971 she served on the Dallas County Grand Jury for three months.

She's married to Jimmy Townsell and in 1959 the couple opened Townsell Groceries, formerly a neighborhood store but currently being utilized as a homestyle restaurant, in the heart of the Bear Creek Community. The couple has one grown son.

"I love doing what I do because I love people working with people.

"Sometimes I get real burdened down and tired but something sparks me right back up, so I say its the Lord working through me to do these things," said Townsell.

Townsell's customers and supporters believe she can get the job done.

Election date is scheduled for May 6. The polls open at 7 a.m. and close at 7 p.m.

Summit Postponed

The African-American Leadership Summit Planning Committee announced the postponement of their upcoming summit until after the May 6 elections.

The three-day summit, which was originally set to begin on March 30 and run through April 1, was formed to set strategic agendas for addressing core concerns of members within the community. Such issues to be discussed: Political Empowerment, Health and Human Services, Youth Issues, Economic Development Training and Organization Mobilization.

The official spokesman for the group, Rev. Zan W. Holmes, Jr., said no one should be concerned that the rescheduling of the conference reflects any level of weakening commitment to the process established by the committee. Rather, the fact that all of the members agreed to defer the original dates in order to broaden the participation in the Summit, particularly of those persons who are expending much of their time in major elections involving the City Council, School Board and other elections.

The next scheduled meeting for the committee is Saturday, April 8 at 11:30 a.m. at St. Luke "Community" United Methodist Church.

For more information, call (214) 821-2970.

Sorority observes annual parade

Iota Phi Lambda Sorority, Inc., Psi Chapter will observe it's 18th Annual Business on Parade Program, Saturday, April 22, 10:30 a.m. at the Holiday Inn, Brookhollow, 7050 N. Stemmons Frwy.

The program will feature a brunch with special guest speaker Ms. Mattie Dozier, national sales director of Mary Kay Cosmetics. Eight business women will be highlighted. The cost for the brunch is \$25. For more information call 223-5643.

A free Sisters Networking session will begin at 8:30 a.m. to 10:15 a.m. For more information call 223-3813.

Public Service Announcement

A major medical diagnostics corporation in the metroplex is sponsoring a software donation program. If you are an educational institution or community-based organization interested in enhancing your existing program, contact Jan Townsend-Smith at Organizations Letterhead, (214) 518-6924.

Continue from page 2

satisfactory CRA rating in the first place! It must be that the federal review process must accept, lock, stock, and barrel, the verbiage that the banks provide in support of their CRA performance. I would love to know how many of you have (1) been aware of and/or (2) benefited from the community lending efforts of Fidelity Bank. My firm suspicion is that most of you have never heard of the bank and will not until Mr. Murphy has accumulated enough small institutions to follow the footsteps of Ron Steinhart of Team Bank fame and sell his holdings to one of the megabanks. The end result of this process is fewer community based banks, less sensitivity to our credit concerns, and an extraordinary fat wallet for Mr. Murphy. The second issue is the apparent disregard for your opinions by the Comptroller of the Currency. Follow this logic:

(1) We run the notice in a paper that

many of our folks do not read and, even worse, place it in a section of the paper that most folks don't even know exists.

(2) While it is logical to assume that, historically, if anyone would be denied credit or loans, it would be Blacks, it is not required to put notice in a paper that Blacks folks would be expected to read.

(3) Since we (Comptroller) followed the procedures that we have established, we see no need to provide any further review for the community. Therefore, the application is approved.

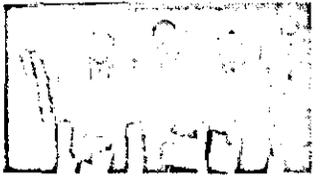
The bottom line of this scenario is, who exactly do these federal employees work for: the public or the banks? It seems clear that it ain't us. With all the help we receive from the banks and these government employees, no wonder we are in such a world of hurt. What are your thoughts?-[MON]-

NAACP's New Location

Dallas Branch of the NAACP has moved to:
2303 W. Ledbetter Dr., Ste #316
Dallas, TX 75224
(214) 337-3701 and fax line is
(214) 337-3702

Michael Johnson, Vernon Evans,
John Dodd, James Conner, Lee
G. Anderson, John Colson

DFW black accountants organization celebrates anniversary
The Dallas/Fort Worth Chapter of the National Association of Black Accountants, Inc. (NABA) joined in celebrations being held nationwide leading up to the association's 25th Anniversary. The official celebration is scheduled to take place during the Annual National Convention to be held in Milwaukee, WI on June 25 through July 1.



BISHOP ARTS CAFE

Has a new name and new management team

BISHOP BAR & GRILL

Sunday Brunch: 11am - 3pm
Lunch Served: Mon-Sat 11 am - 2 pm
Dinner Served: Wed - Sat 6pm - 10pm

Dining Room Mgr.
Mohammed Ahrabi
Exec. Chef:
B.J. Gardner

**ALL YOU CAN
EAT**
Lunch Buffet - \$7.25

Lunch Entree
\$5.95-\$8.95

INTRODUCTORY
OFFER

25% OFF

Wed. & Thur Dinner
or
Sunday Brunch

RESERVATIONS ACCEPTED

(214) 943-3340

316 W. 7th St- Dallas, Texas
All Major Credit Cards Accepted

DIVORCE

Personal Injury
Family Law

Criminal Defense

All Felonies
All Misdemeanors

Elizabeth I. Davis

Attorney & Counselor at Law
2730 Stemmons, 1104 Tower West
Dallas, Tx 75207
214-689-7800

Not Certified by Texas Board of Legal Specialization



Competitive rates, flexible terms and relaxed credit qualifications make First Advantage loans more attractive to people, who want to buy or remodel a home. With a First Advantage loan, they can have the home of their dreams.

Call First Interstate Bank today and ask about our various mortgage loan products, and free home buying workshops. Contact:

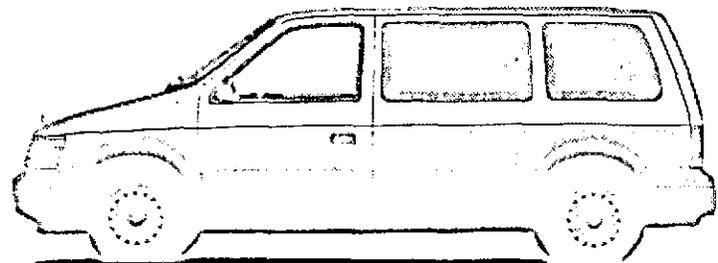


Geanenita Darlington
First Interstate Bank
5801 Marvin D. Love
Dallas, TX 75237
(214) 339-1361
Metro Pager (214) 344-5555

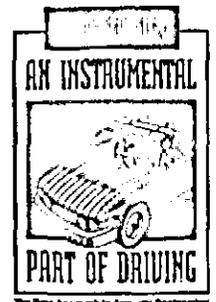
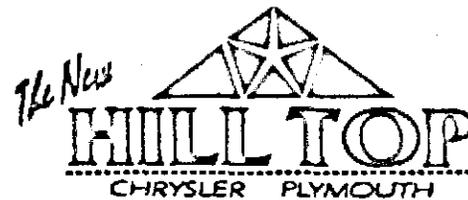
Credit Qualifications Apply



\$14,995*



1995 Plymouth Voyager #40050



Located between Pleasant Run and Beltline
@ I-35 & Pleasant Run • Lancaster

CALL (214) 230-2300

Large Selection

*Starting from. After appropriate rebates • TT&L

MICHAEL L. EAGAN
Attorney at Law

Letter #1

CHRONOLOGY OF MON'S EFFORTS:

Future Edition will Examine How Accountable the Comptroller of the Currency Are to the Citizens of Dallas

Stay Tune!!!

February 27, 1995

Comptroller of the Currency
Southwestern District
1800 Lincoln Plaza,
500 North Akard
Dallas, Texas 75201

Re: Protest by the Minority Opportunity News of the proposed acquisition of Texas Community Bank - Lakewood by Fidelity Bank

Dear Sir/Madame:

This letter is being sent to you on behalf of my client, the Minority Opportunity News, to protest the proposed acquisition of Texas Community Bank - Lakewood by Fidelity Bank. It is the position of my client that Fidelity Bank has not met the goals for community reinvestment in the areas which the Bank currently serves and that it should be permitted to continue with its expansion until such time as it meets the needs of all of the areas of Dallas County which it serves now.

In previous meetings with Fidelity Bank personnel, it has been made clear that because Fidelity was a small bank, it couldn't provide all of the services that "big banks" do to serve all of the community. That was Fidelity's position four (4) acquisitions ago and now Fidelity has a major position in Dallas County. It is the Minority Opportunity News' position that Fidelity has no business to meet the community reinvestment standards that other major bank chains have to meet.

My client is in the process of seeking responses from its readership for their experiences in dealing with the Fidelity Bank, both positive and negative. To assure that the responses will be supplied to the Comptroller's Office timely, the Minority Opportunity News would ask the Comptroller's Office to delay for a period of thirty (30) days, making any decision on the acquisition, so as to allow my client to forward the responses from its readers to your office. It is believed that the responses should be helpful to your office in making a fair decision as to the acquisition.

Letter to Comptroller's Office
February 27, 1995 Page 2

Again, please consider this letter as a protest of the proposed acquisition of Texas Community Bank - Lakewood by Fidelity Bank. Additionally, would you please advise me at your earliest convenience if the Comptroller's Office will extend the comment period so that my client's readers can provide their input into the decision making process.

Thank you for your attention to this matter.

Very truly yours,
Michael L. Eagan
Michael L. Eagan

cc: Mr. Thurman Jones
Mr. Sandy Brown
Rev. Tom Holness

Current Rating as of 2-28-95 OUTSTANDING

Comerica Bank-Texas	(214) 841-1400	Kelly Deque
Compass Bank-Plano	(214) 705-4200	Kathryn Presley
Equitable Bank	(214) 248-7000	Roberta Mikula
First Texas Bank	(214) 243-2400	Chuck Cuy
Guaranty Fed Svcs Bank	(214) 360-8967	Linda Walker
NationsBank of Texas	(214) 508-0594	George Carter
Northpark Nat'l Bank of Dallas	(214) 890-5394	Alice Masters
Savings of America-Missouri	(214) 357-0227	Rosalyn Houston
Texas Commerce Bank	(214) 819-4035	Julia Brown

Current Rating as of 2-28-95 SATISFACTORY

Abrams Centre Nat'l Bank	(214) 238-8292	Nancy Hartman
American Bank, N.A.	(214) 358-3111	Roxann Staff
Bank of America-Houston	(214) 717-8528	James Richardson
Bank of the Southwest	(214) 330-3800	Lonnie Goodman
Bank One, Texas N.A.	(214) 290-2000	Erin Edwards
Beal Bank	(214) 404-4000	David Farmer
Bluebonnet Svcs Bank, FSB	(214) 443-9000	Monte Modaniel
Brookhollow Nat'l Bank	(214) 831-4500	Bob Dayton
Fidelity Bank, N.A.	(214) 658-8900	Virginia Anderson
First American Bank SSB	(214) 961-6200	Donald Burbac
First Interstate	(214) 777-4005	Jerre Gibbs
First Nat'l Bank of Park Cities	(214) 522-5858	Jim Storey
Founders Nat'l Bank-Skilman	(214) 340-7400	Beverly Putman
Gateway Nat'l Bank	(214) 699-7500	David Gragg
Interstate Nat'l Bank	(214) 750-1994	Mary Keasler
Inwood Nat'l Bank	(214) 358-5281	Roger McLaren
Main Bank	(214) 617-7377	Jan Hecker
Mercantile Banc & Trust	(214) 386-9958	Eddie Jenkins
North Dallas Bank & Trust	(214) 387-1300	Jim Tyra
Northern Trust Bank of Texas	(214) 879-1160	Pat Gaynor
Oaks Bank & Trust Company	(214) 361-7400	Jean Ann Durkee
Park West-Fort Worth	(817) 292-1820	Scott Engle
Preston National Bank	(214) 960-6000	Mike Holman
Reunion Bank	(214) 745-1779	Ann Hanson
Riverband-Fort Worth	(817) 284-9598	Adam Palmer
State Bank & Trust	(214) 749-0505	Dennis Simmons
State Bank of Texas	(214) 371-7000	Steve Holt
Swiss Avenue State Bank	(214) 824-4780	Richard Bentley
Texas Bank & Trust N.A.	(214) 969-1999	Wendell Gamble
Texas Central Bank	(214) 891-8800	Audrey Van Buren
Texas Community	(214) 828-0300	Jim Jones
U.S. Trust Co. of Texas	(214) 740-4222	Al Childs
United Bank & Trust	(214) 954-0333	Paul Kunde
United Texas	(214) 239-7000	Tom Mello

Current Rating as of 2-28-95 NEEDS TO IMPROVE

Buckner State Bank	(214) 328-2736	Bob Vint
Commercial Nat'l Bank	(214) 398-8311	Jim Sledge
Pavillion National Bank	(214) 380-0700	Oscar Temblador
Provident Bank	(214) 458-0500	Richard Loudon

Banks with "Outstanding Ratings" Will Be Honored by Dallas City Council
April 19, 1995

Letter #2

Comptroller of the Currency
Administrator of National Banks

Southwestern District Office
1800 Lincoln Plaza
500 North Akard
Dallas, Texas 75201-3394

March 3, 1995

Mr. Michael L. Eagan
Attorney
One Energy Square
4925 Greenview Ave., Suite 650
Dallas, Texas 75206

Re: Protest by the Minority Opportunity News of the Proposed Purchase of Certain Assets and Assumption of Certain Liabilities of Texas Community Bank, N. A., by Fidelity Bank, N. A., Control No.: 95-0426088

Dear Mr. Eagan:

This is to acknowledge receipt of your protest letter, dated February 27, 1995, and received March 3, 1995, regarding Fidelity Bank, National Association, University Park, Texas' (FNB) application to purchase certain assets and assume certain liabilities of Texas Community Bank, National Association, Dallas, Texas. The Office of the Comptroller of the Currency (OCC) appreciates your interest in this matter.

Based upon the information provided in your letter, the OCC will not extend the public comment period beyond the standard thirty (30) days. Please understand that extended public comment periods are rarely granted. In this instance, the OCC does not see a substantive basis for extending the public comment period. While the OCC appreciates the concerns you expressed relative to the Bank's performance under the Community Reinvestment Act (CRA), your letter does not provide any compelling facts or statements of the nature needed to cause the OCC to believe an extended public comment period is necessary.

The OCC welcomes any facts or evidence you wish to present for our consideration with respect to any national bank's performance under the CRA. While the public comment period will not be extended, should you present any additional information during our processing of this application, we will consider such in our decision. Your letter of February 27, 1995, will be incorporated into the public file and considered carefully in our review of the proposal.

Sincerely,
Michael E. Hughes
Corporate Manager

Letter #4

Comptroller of the Currency
Administrator of National Banks

Southwestern District Office
1800 Lincoln Plaza
500 North Akard
Dallas, Texas 75201-3394

March 15, 1995

Michael L. Eagan
Attorney at Law
One Energy Square, Suite 650
Dallas, Texas 75206

Re: Protest by the Minority Opportunity News of Fidelity Bank, N.A.'s application to purchase the Lakewood branch of Texas Community Bank, N.A.

Dear Mr. Eagan:

Thank you for your letter dated March 10, 1995, regarding your client's protest of Fidelity Bank, N.A., Dallas, Texas' (Fidelity Bank) application to purchase certain assets and liabilities of the Lakewood branch of Texas Community Bank, N.A., Dallas, Texas.

The Office of the Comptroller of the Currency (OCC) appreciates the interest and views expressed by your client, the Minority Opportunity News, regarding the application filed by Fidelity Bank and all corporate filings open for public comment. For your request, I've provided my supervisor with a copy of your letter.

In addition, per your request, I've also forwarded a copy of your letter to Bank, Organization and Structure (BOS), OCC, Washington, D.C., 20219-0001; attention Alan Mortada, Director, Licensing, Policy and Systems. I've advised Mr. Mortada of your letter, and it will address your client's disappointment in the existing process and the recommendations provided in your letter.

I trust this is responsive to your concerns. If not, please let me know - I can be reached at (214) 720-7932.

Sincerely,
Michael E. Hughes
Corporate Manager

Letter #3

One Energy Square
4925 Greenview Ave., Suite 650
Dallas, Texas 75206

March 10, 1995

Mr. Michael E. Hughes
Comptroller of the Currency
1800 Lincoln Plaza
500 N. Akard
Dallas, Texas 75201-3394

Re: Protest by the Minority Opportunity News of Fidelity Bank purchase of Texas Community Bank - Lakewood

Dear Mr. Hughes:

My client, the Minority Opportunity News ("MON"), has asked me to respond to your letter of March 3, 1995, which conveyed the information that the OCC will not extend the comment period on Fidelity Bank's purchase of Texas Community Bank - Lakewood. MON believes that the OCC's position is both impractical and unreasonable in terms of the short deadline it has provided for response to the proposed purchase.

MON is interested in reviewing Fidelity's latest CRA performance data (proposing it does cover the many new banks Fidelity has acquired) to see how Fidelity is both actually meeting its CRA objectives, as well as to determine what goals or methods of reaching these goals, Fidelity has set in writing in its CRA statement. By the time MON obtains the CRA data and reviews it in a comprehensive manner, the thirty (30) day comment period has expired. Additionally, MON believes that it would be very beneficial for your office to have the actual responses of MON's readership who had dealings with Fidelity Bank, both positive and negative, to add to your office's review of Fidelity's dealing with the local African-American Community.

MON could ask the office of the Comptroller of the Currency to review its policies and procedures in soliciting comments from the public on possible purchase/sale of financial institutions. Some suggestions which MON believes the OCC should consider would be the following:

1. Require the involved financial institutions to put more conspicuous notices of the proposed transaction in larger typeface in a section of a newspaper other than the classified section of a newspaper;
2. Make the comment period a minimum of sixty (60) days;

Mr. Michael E. Hughes
March 10, 1995
Page 1

3. Require the involved financial institutions to post public notices in the institutions located at the proposed transaction (similar to the signs one sees for a proposed zoning change);
4. Require the financial institutions to get written information soliciting comments in all mailings to the institutions' customers.

MON does not believe these suggestions would be unduly burdensome or expensive for the financial institutions involved. If OCC really wishes to obtain "feedback" from the community, so serious of the local financial institutions "shaking heads," MON thinks that the above actions and others formulated by OCC, would really benefit the community and OCC in making these important decisions.

Please present this letter to your supervisors both here in Dallas and Washington and ask them to respond to MON's disappointment to the handling of the comment period on this particular transaction and the comment period in general.

I look forward to your response.

Very truly yours,
Michael L. Eagan
Michael L. Eagan

cc: Mr. Thurman Jones

Letter #5

Comptroller of the Currency
Administrator of National Banks

Southwestern District Office
1800 Lincoln Plaza
500 North Akard
Dallas, TX 75201-3394

March 22, 1995

Mr. Michael L. Eagan
Attorney
One Energy Square
4925 Greenview Ave., Suite 650
Dallas, Texas 75206

Re: Proposed Purchase of Certain Assets and Assumption of Certain Liabilities of Texas Community Bank, N. A. by Fidelity Bank, N. A., Application Control No.: 95-SW-03-0008

Dear Mr. Eagan:

On February 9, 1995, the Comptroller of the Currency (OCC) received the above application. After a thorough evaluation of all data available to the OCC, we approved the application.

The action was taken for the following reasons:

- o All statutory requirements were met; and
- o Fidelity Bank, N.A.'s record of performance under the Community Reinvestment Act (CRA) is considered to be satisfactory.

Sincerely,
Branda E. Yelton
Branda E. Yelton
FBE/Corporate Analyst

TPA CITE TOP NEWSPAPERS

by Dorothy GENTRY

The Houston Sun was named Newspaper of the Year during the Texas Publisher's Association ninth annual convention (March 10-12) held last month in Dallas.

The paper also won 5 additional awards at the convention.

Local winners included The Dallas Examiner, who won 6 awards, including second place for Newspaper of the Year, and the Minority Opportunity News, whose 6 awards included a third place finish for Newspaper of the Year.

Our Texas magazine, published in Dallas, won 2 awards, including a third place for best layout and design.

The Dallas Post Tribune won 4 awards, including a first place for best sports photo.

The TPA is an organization of publishers from 19 minority-owned newspapers throughout the state of Texas that meets monthly to discuss issues of importance to the African American community.

The TPA was created 9 years ago to foster strength, harmony, and cooperation among Texas' black newspaper publishers. Collectively the newspapers reach more than 2 million readers each week.

The following is a complete list of the TPA Newspaper Award winners announced by

Reginald K. Brown, vice president of finance for The Dallas Morning News, during the convention's closing banquet:

Best Layout and Design: 1) The Houston Sun, 2) Houston Newspapers, 3) Our Texas

Best Use of Color: 1) The Houston Sun, 2) The Informer & Texas Freeman, 3) The Dallas Examiner

Best Editorial: 1) Minority Opportunity News, 2) The Dallas Examiner, 3) Nokoa-The Observer

Best Original Ad: 1) The Dallas Post Tribune, 2) The Villager, 3) South Texas Informer & Business Journal

Best Sports News Feature: 1) The Dallas Examiner, 2) Minority Opportunity News, 3) The Villager

Best Sports Photo: 1) The Dallas Post Tribune, 2) The Villager, 3) The Dallas Examiner

Best Church/Religious Section: 1) The Dallas Examiner, 2) The Examiner-Corsicana, 3) The Dallas Post Tribune

Best News Story (1/94-1/30/95): 1) The Houston Sun, 2) Minority Opportunity News, 3) Nokoa-The Observer

Most Community Involvement: 1) Smith County Herald, 2) Minority Opportunity News, 3) tie, The African Herald, 3) Nokoa-The Observer

Newspaper of the Year: 1) The Houston Sun, 2) The Dallas Examiner, 3) Minority Opportunity News

Best Feature: 1) Minority Opportunity News, 2) Our Texas, 3) The Houston Sun

Best Classified: 1), The Houston Sun, 2) The Dallas Post Tribune, 3) Nokoa-The Observer - [MON]-



T.P.A. Scholarship Winners: 1st place Winfred Rose, 2nd place Wita Diggles, 3rd place Scorro Macina

HOME IMPROVEMENT LOANS

- * Add an extra room
- * Replace the roof
- * Build a pool or spa
- * Update the kitchen
- * Replace carpet and wall coverings

Just about anything that will increase the value of your home can be accomplished with a Mercantile Home Improvement Loan. The interest rates are low, so the monthly payments may be more affordable than you thought possible.

For fast, professional assistance contact Brion Randall at 214/ 386-9958 today for information.



5757 Alpha Rd.
Dallas, TX 75240

6116 N. Central
Dallas, TX 75206



You Can Bank On Us.



THIRD ANNUAL MINORITY CAREER EXPO

JOB FAIR FREE TO THE PUBLIC

FRIDAY, April 21, 1995
10am - 7:00pm

THE RADISSON HOTEL

2330 W NW HIGHWAY, DALLAS, TEXAS

COMPANIES:

BANKING
CONSTRUCTION
GOVERNMENT
INSURANCE
MEDICAL
PROCUREMENT
SECURITY
TELECOMMUNICATION
TRANSPORTATION
AND MORE!

POSITIONS:

ACCOUNTANTS
ADMINISTRATIVE
ADMINISTRATORS
ENGINEERS
MANAGEMENT
PROGRAMMERS
SECRETARIAL
TEACHERS
LABORERS
WAREHOUSE
AND MORE!

SPECIAL LUNCHEON: DR. SEBETHA JENKINS, PRESIDENT, JARVIS CHRISTIAN COLLEGE
11:30am) \$35.00/TICKET - RSVP TODAY! (214) 426-0091

SEMINARS:

(Free to the Public)

10:00am - 7:00pm

Senator Royce West
Ron Kirk, Dallas Mayoral Candidate
Carole Pinkett, METRO
Martin Burrell, DART
Darryl Thornton, UTSWMC
Archie Browne, ALL TEMPS
Fred Johnson, CPA, Dallas
AND MORE!

Lenoria Walker, City of Houston
Pat Parrish, City of Dallas
Gwen Richardson, Nat'l Minority Politics, Houston
F. Louis Marshall, Professional Insurance, Houston
Clifton Miller, GTE, Dallas
Bill Harris, Bank One, Dallas
Wilton Munnings, NationsBank, Dallas
AND MORE!

FOR MORE INFORMATION CALL (214) 426-0091 ALL TEMPS Personnel Service, Inc.

Special Purchase Pre-Owned Special

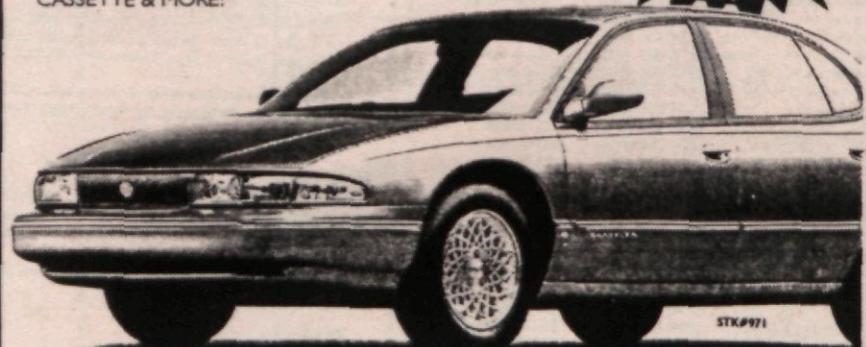
1994 Chrysler New Yorker

\$16,988

(Compare New at \$26,000+)

OVER
10
TO CHOOSE
FROM

FULLY EQUIPPED WITH: LEATHER, POWER
WINDOWS & LOCKS, TILT, CRUISE, AM/FM/
CASSETTE & MORE!



Bledsoe
-Dodge

HIGHWAY 67 AT
CAMP WISDOM ROAD
DUNCANVILLE
(214) 296-9800

ALL PRICES + TTL

OPERATION CLEAN UP

South Dallas/Fair Park Prepare to Beautify Neighborhood

By Dorothy GENTRY

Streets and sidewalks littered with paper and cans, unkempt yards and lawns, and dilapidated housing are not the best conditions to live in — or work in.

Economic development will continue to be out of reach for most African American communities if the neighborhoods in which they live, play and work continue to deteriorate.

One local group plans to spend the next two Saturdays putting a stop to all the trash and litter in the South Dallas/Fair Park neighborhood and making it a pleasant, clean place to live — and work.

"It's not where you live but how you live," is the theme of the annual Clean South Dallas/Fair Park cleanup day.

At least 2,000 volunteers are needed now to sign up to be a part of this ongoing campaign to clean up the neighborhood and "to help sweep South Dallas/Fair Park clean of its trash," says Kathlyn Gilliam, organization co-chair.

Cleanup days are Saturday, April 1 and Saturday, April 8. They ask that clean up teams meet at 9:00 a.m. in the parking lot of the Lincoln Instructional Center, 5000 S. Oakland.

The clean ups each Saturday will be from 9:00 a.m. to about 1:00 p.m. and refreshments will be provided.

Yards and alleys along streets, school yards, and businesses in the area will be cleaned. Some groups also will help with various chores for elderly citizens.

"When we have a good, clean community, it serves as the catalyst to attract opportunity. It has a spin-off effect for (attracting) businesses, schools, community organizations, and places of worship," Gilliam says.

"Until we do this (clean up), we won't be able to attract good neighbors to the community."

Clean South Dallas/Fair Park Inc. is a 11-year-old community-based beautification and anti-litter organization. "We feel that this cleanup effort will serve as

source to educate the public about litter, what causes it, and our duties as responsible citizens to clean it up," says Gilliam.

"We have had some successes in the past 11 years, but still have work to do. We certainly aren't where we were back then."

This year's theme, "It's not where you live but how," is taking the cleanup days and looking at them from an angle of economic development, says Lewis Rhone, community liaison for Pearl C.

Anderson Middle School and a Clean South Dallas/Fair Park volunteer.

"There are a lot of things in South Dallas that are relevant to clean and comfortable

living. We want to have a better image and encourage people to come back here to live," he says.

"Businesses don't want to come over here (South Dallas/Fair Park) and establish themselves because of the litter and trash. Litter devalues the property. A lot of people don't know that. The appearance helps enhance the value of the property,"

says Rhone who lives in South Dallas.

"We have to understand as black folk that we have a responsibility to each other and whether we realize it or not, we are tied to each other," he says in an effort to encourage all members of the African American community to come help clean South Dallas/Fair Park.

"We can't take the ostrich approach and forget about those who haven't made it."

The cleanup campaign is a joint effort of Clean South Dallas/Fair Park Inc. and the City of Dallas. Besides picking up trash, they will try to collect recyclables. For more information on how you can volunteer, call 421-1662.

In other news, the grand opening of the Clean South Dallas/Fair Park Inc. headquarters is scheduled for 2:30 p.m. April 30 (Sunday) at 2809 Birmingham. It is free and open to the public.

"We want everyone to come and be a part of something we feel very proud of," Gilliam says. "Without the help, volunteer efforts and financial contributions of people in the community, we would not have been able to do this."

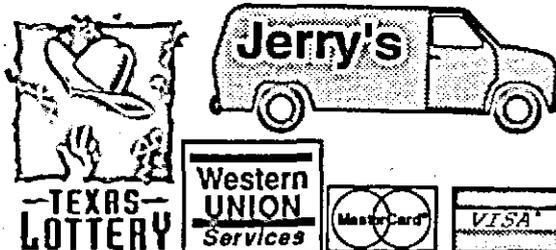
"This is a way to say to the community, come look at what we have done."

Volunteers have spent the last two years refurbishing the donated 15-room home. It will house the organizations' operations and will have meeting spaces available for community organizations, Gilliam says. -[MON]-



- We Cash Payroll Checks
- Pay your light, water & phone Bills here!
- We Sell Money Orders & Lotto Tickets
- Food Stamps & WIC Welcomed
- Master Cards & Visa Cards - Welcomed
- Western Union Services

FREE DELIVERY
on Purchases of \$40 or More



Jerry's
SUPERMARKETS®

5 Locations to
Serve you.

Call for the store
nearest you!

CLIP & SAVE
Bar S
Smoked Sausage
3lb Bag



\$2.89

Limit 2 with
\$10.00 or more
purchase

Expires 4/30/95

CLIP & SAVE
Kraft
Barbecue Sauce
18oz. bottle



78¢

Limit 2 with
\$10.00 or more
purchase

Expires 4/30/95



When your business needs financing, call the bank that can help you the fastest. Southwest Bank is independently owned, so we quickly respond. Plus, we're a Certified SBA Lender, which means faster loan processing for you and your company. Call David Green, our no-red-tape SBA loan expert, at (817) 292-4820.

SOUTHWEST BANK

Branches in Saginaw, Mansfield, Dallas and Fort Worth.
Southwest Bank is a minority lender.



Ask Your Banker

Practical answers to financial questions that matter to small business owners

Q. *My company is doing well saleswise and generating a profit, But I'm struggling to generate enough cash to pay my bills. What should I do? Should I apply for a line of credit or a short-term loan?*

A. It sounds as though you may be having a problem with your cash flow. Many companies find themselves in this situation — where sales exceed expenses, but cash disbursement needs outstrip cash receipts.

Before you do anything, look at your accounts receivable (money owed to you) and make sure you theoretically can meet your current expenses without generating additional revenues. If you haven't already developed an aging schedule, now's the time to do it.

An aging schedule is the amount of receivables outstanding by maturity, such as accounts that are current, accounts that are 1-30 days past due, and so on. The aging schedule identifies patterns of payment delinquency so you can step up collection efforts.



Keith V. Otto
Small Business Lender
Small Business/
Community Banking
Comerica Bank-Texas



Comerica Bank-Texas

The next step is to develop and implement a proactive collection strategy. Now don't think of these steps as futile accounting exercises, because if it turns out you need a short-term loan, your banker will need this information anyway.

The bottom line is this: If you're concerned about cash flow, call us. The community lenders at Comerica Bank-Texas are experts at helping our customers find their way around the small business jungle. We know you're not a financial guru. You've got other, more important issues to be concerned about in running your business.

So let us help with the financial matters. There's nothing we like more than to sit down with you, your bookkeeper or accountant, and your general ledger. If you do need a line of credit or short-term loan, we'll quickly come up with a creative arrangement that your business can support. Feel free to give me a call at (214) 818-2501 if you have any questions.

.....
More questions and answers to come in future issues as this series continues.

A COMMUNITY OF FAITH

by Deborah Scott

James W.E. Dixon, II rises early each morning to begin his very long day. One of the first things he does is read his Holy Bible (New International Version). This daily dose of bread is what fuels his vision for "a model community of faith" on Houston's northwest side. As the senior pastor of Northwest Community Baptist Church, the 32 year old Dixon is one of the new breed of "teaching" preachers. Not only does he preach the gospel to his flock but he teaches them to make the church relevant to the times.

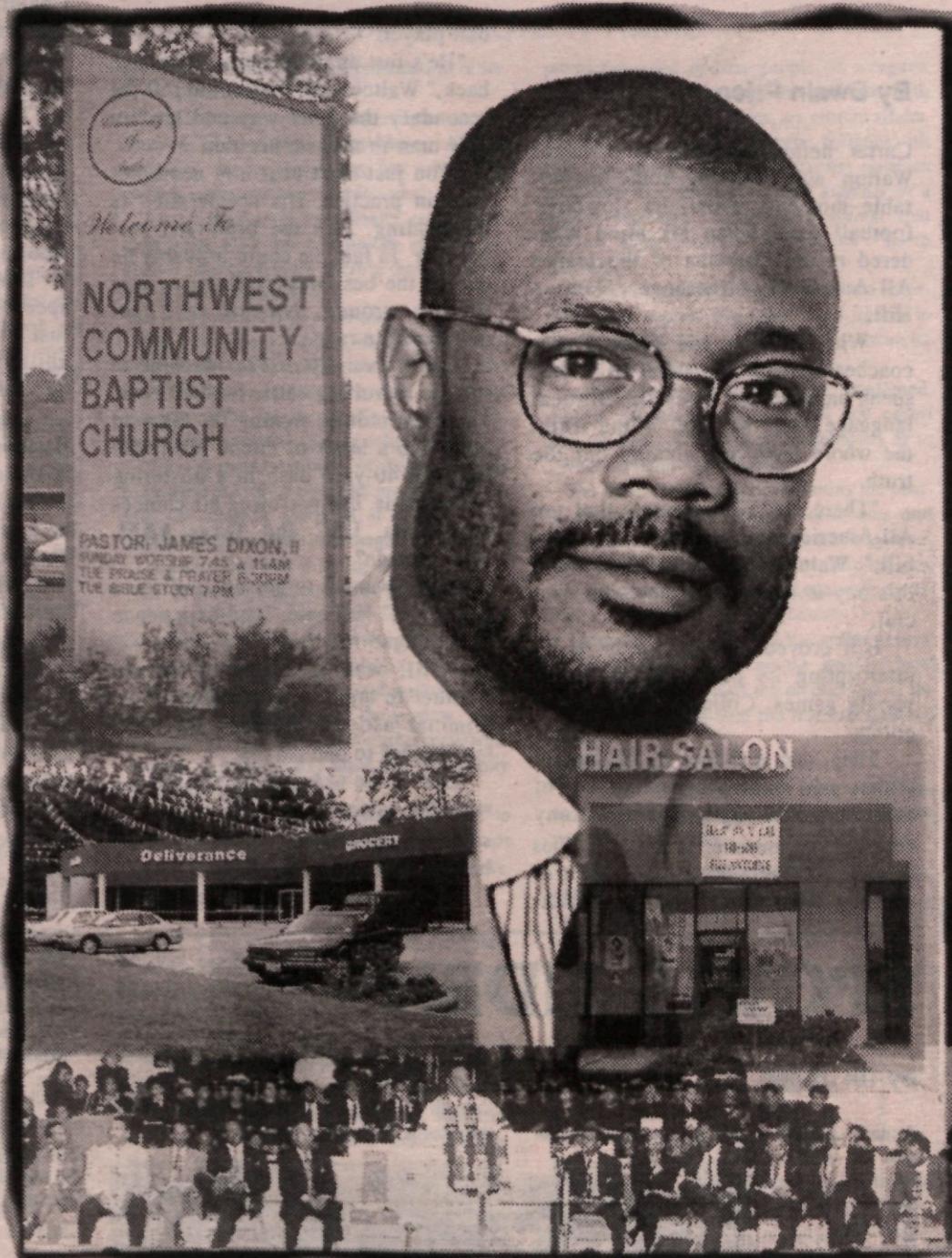
The 121-year-old church has a long rich history in the city of Houston, going back to local clergy giant Jack Yates. Organized as Mt. Pillow in the late 1800's, the church and its leadership played significant roles in religious, social, and political developments in the city.

In 1930, Dixon's grandfather, the Rev. C.D. Dixon, became pastor and changed the name to Greater Mt. Pillow Baptist Church and served for over fifty years.

James Dixon became pastor of the former Greater Mt. Pillow at the tender age of eighteen. He recalls how some members laughed when his name was submitted for consideration. No one is laughing now and the volume of applause continues to rise.

In 1986, James Dixon took a giant step of faith by moving the church and congregation from the anchored location at 5309 Feagan and changed the name to Northwest Community. Dixon, like his predecessors, is a well-respected church and civic leader.

He says it takes a vision for a church to meet this challenge. "Vision, as we speak of it in the Christian context, is a divinely inspired portrait of possibility grounded in God's purpose, fueled by



God's power, accomplished by God's people, for God's praise. One of the most beautiful things to see is a church that meets on Sunday and makes a difference the rest of the week. Without vision we would have no relevance in these times."

To this end, the vision for Excel-Eco, Incorporated (Excelling through Economics) was realized. Excel-Eco, Inc. is legally structured as a non-profit corporation, enjoying 501 (C) (3) status.

It is governed by a board of trustees that is distinctly different from that of the church.

Relevance at Northwest is defined substantively outside the walls of the church every day. Says Dixon: "We live in a capitalistic society in which capital is a lifeline. A community without capital will die and the deterioration of our community is due, in part, to our ineffective use of our own capital." One of

his many powerful messages, entitled "One Way to Have Dominion," explained and supported this premise.

In synopsis, he said the first economic principle is that God is in power. "Genesis tells us God gave man dominion. As long as man remains in submission to God, he has dominion. Man forfeits his right to rule when he chooses not to be ruled by God."

Dixon emphasizes that if we are diligent, we will be anointed. "Many of us don't have dominion because we are lazy. We're sleeping when we ought to be harvesting. Proverbs 13:14 says lazy people want much but get little, while the diligent are prospering. Diligence and Godliness cannot be separated."

A year and a half ago, Deliverance Grocery and Deli opened. It is a full service grocery store, delicatessen, and training institution for grocery related fields. Deliverance Grocery and Deli is the anchor business of Excel-Eco Center, a 37,000 square foot strip shopping center that the church acquired four years ago for \$200,000. The once abandoned strip center has been renovated in part by Excel-Eco Construction Company, an entity which will also assist in the building of a 3,000-seat sanctuary on 22.6 acres of church-owned land adjacent to the strip center. Land for the new structure has already been cleared and groundbreaking ceremony has already taken place.

In the meantime, the community of faith grows. It is not uncommon for twenty-five people to unite with the church on any given Sunday. As many as 127 have come on one Sunday alone. The present site, directly across the street from the new church site, houses church offices, a day care center with Pre-K and kindergarten, and a 700-seat sanctuary.

In the fourteen years that Dixon has pastored at Northwest Community, the membership has mushroomed from 200 to 2,000. One morning service cannot accommodate members and visitors in

Continue next page

one sitting, so there are two morning services on Sundays.

On Sunday evenings, classes for the School for Christian Living literally meet in every available nook and cranny prior to evening service. Some even meet off-campus in member homes. Throughout the week, many of the church's 40 ministries meet and minister, attend Bible study, Families of Faith teaching, and midweek service, called "Tuesday Night Live." To some in the immediate community, the frequent traffic jams are tragic, but to Dixon and his "Visioneers," they declare triumph.

Last August, Dixon was inspired to develop an outreach ministry for youth called The Good Gang. An alternative to the destructive street gangs, the effort fosters positive motivation and instills spiritual and moral values. The Good Gang motto is, "I am not a candidate for prison; I am a genius." If you were to ask any Gang member what soil and seed means to them, they would tell you Pastor Dixon has taught them their minds are soil and the word of God is seed. Good Gang membership is not reserved for youth members of Northwest Community only. Youth have come from other churches, schools and neighborhoods in the surrounding area and across the city. A recruitment drive was launched in school districts by the church's Outreach Department and Gang meeting attendance soared from 40 to 1,000! Other pastors and churches have organized Good Gang chapters in their neighborhoods as a result.

In September of 1994, Visions of Hope Center was acquired. Visions is a 100-bed facility for women and their children who are seeking a life free of drugs and alcohol. Clients are expected to reside at the center while receiving rehabilitative and spiritual counseling. Though not required to become members of Northwest Community, they are encouraged to attend and most have united with the church family.

Northwest Community Baptist Church is actively pursuing their vision statement of "building a model community of faith; extending God's kingdom spiritually, evangelistically, educationally, economically, and geographically. Dixon's input is sought in issues involving the community, city, and state. Requests to host revivals and church development programs cannot all be accommodated. Interest continues to blossom from the fruit of his vision at Northwest Community, and he spends considerable time sharing his biblically-based formula with churches that are, or desire to be, relevant to the times. - [MON]-

Hill . . . Nothing But the Truth

By Dwain Price

Carter defensive coordinator Linus Walton was re-living some memorable moments about the Cowboys' football team when his mind wandered in the direction of the team's All-American cornerback, Damian Hill.

When Walton and other Carter coaches start talking about Hill, they speak in reverent tones. In Biblical language, they say Hill is the truth, the whole truth and nothing but the truth.

"There are a lot of guys that are All-Americans that may not fit the bill," Walton said. "But, hey, man, this boy is legit. He's something special."

Hill proved how special he is by intercepting 28 passes in 34 career varsity games. College coaches took notice.

They saw a 6-foot-2, 183-pound athlete who could shorten one-half of the secondary by blanketing any receiver one-on-one. What Hill does to wide receivers is the equivalent of shutting down a high-scoring basket-

ball player.

"He's just an outstanding defensive back," Walton said. "We could roll the secondary the other way and let him play man-to-man on his side.

"You just can't beat him deep, not even in practice. His acceleration is outstanding. He's the prototype cornerback. In fact, he could probably be one of the best weak safeties or free safeties around, because he's got unbelievable range."

The University of Florida won an intense recruiting battle for Hill's services last month, signing the talented athlete to a letter of intent. Hill, who runs the 40-yard dash in a blistering 4.3 seconds, had narrowed his choices to Florida, USC and Texas A&M. Why Florida?

"I just wanted to get out and see a new state," Hill said, "and experience new things."

Hill, who is trying to decide whether to major in communications, criminal justice or business, attributes his success to one person.

"God is the person who blessed me with the talents that I do have," he said. "I just worked with it, tried my best and wanted to be the best."

Carter coaches said Hill compares

favorably to Florida State senior cornerback Clifton Abraham, who graduated from Carter in 1991. Abraham, an All-American, is projected to be chosen somewhere amongst the first two rounds of next month's National Football League draft.

Carter offensive coordinator Bruce Chambers was the Cowboys' defensive coordinator when Abraham was at Carter. His assessment of the Hill-Abraham comparison?

"To me, Damian is a taller version of Clifton Abraham, and I think Damian can be just as good as Clifton," Chambers said. "They both do the same things well. They both would rather play man-to-man.

"Damian's got the size, he's got the speed, he's got the ability to actually just cover people, and he's got the ability to break on the ball. I think he's the real deal."

Despite what others say, Hill, a B-student, isn't ready to put himself in the same class as Abraham.

"He's a great player, and I hope to be a great player, too," he said. "But I want to make a name for myself."

With Hill's determination, that shouldn't be a problem. He is a self-starter who thrives on repeating things until he gets it right.

"I think he can't do anything but get better," Chambers said. "When he gets into a program where he has an opportunity to devote 100 percent of his time just to football, and get involved in a good off-season program, I think the sky's the limit for him." - [MON]

SPORTS TIDBITS

by Tai Jones

Attitude and perseverance play an immense role in winning, whether on the athletic field, in the classroom, or in life in general. Developing practicing, and exhibiting a winning attitude is an important aspect of a well-rounded educational experience, and extracurricular and athletic programs of Dallas Public Schools to provide students with the opportunity to learn and grow in those areas.

As the warmth of spring bounces into our

midst, we can look forward to more of our children participating with the track and field competitions. The mighty Wildcats of Whitney Moore Young, Jr. Elementary are roaring through their legendary recordbook to break the records of their previous years.



Four Whitney Young students won the state

title in the 440 yard relay in the 11-12 year-old division. Members of the team included Candace Rowe, Cherri Rowe, Shannon Moore, and Latoya Hodge. Latoya Hodge was also nationally recognized as a leading young athlete.

For this reason, you can rest assured Young Coach Edward Crayton and the team are going to be a real POWERHOUSE... special thanks to Young's Number 1 fan, Principal Rachel McGee.

Talk to Live Psychics!!

*Love, Money, Know Your Future
Talk Live One-On-One NOW!!!*

1-900-656-2828 EXT.66

\$3.95/MIN. 18YRS+

**PENN COMM.
214-340-1956**

Earth Day 1995: Does Anybody Care Anymore??

April '95 Should Inaugurate a New Approach to Green Values

by Sarah N. Bruce

Arts, Culture, Entertainment Editor

Save the Humans!!

During this decade our biggest goal should be to promote and propagate steadfast ideas and then put into action the necessary ventures and projects for PROTECTING OUR PLANET, not only because of the growing concern for the planet's future, but to follow through and act upon the pleas, demands, promises and commitments voiced and pledged during the 1970 and 1990 Earth Day conferences.

April 1995 is the 25th Anniversary of the original Earth Day and it's time to pay the piper. We need to continually alert and update Earth's citizens as to the status of global and local environmental problems and solutions.

I named this quest Earth Alert - over five years ago. This significant endeavor is being presented to you, because I believe you are (or should be) concerned, too.

I believe, in order for one to understand and believe in controversial themes, one has to understand the innocent and the corrupt; and one must realize that the dark and the light are concepts of equal consequence while obtaining and presenting the solutions.

Therefore, I may see things as good or bad, right or left, dark or light.

I generally observe this planet with both a primitive sense of amazement and a cardinal horror when learning that the composed exteriors of life camouflage polluted, complex secrets.

Knowledge and access to information is power, but the lack of it breeds ignorance and apathy. The definition of ignorance is: "lacking education or knowledge, unaware or uninformed."

Now, we must all realize that there is literally one critical responsibility we must shoulder and become accountable for in order to reassure our futures . . . We need to "Educate and Demonstrate" Earth-Preserving . . . Human-Saving measures.

Why? For decades scientists have forewarned of the potential aftermath of our environmental extravagance. It has and still is altering the world, the only place we have in which to exist upon.

Droughts, fires, floods, ozone depletion, over population, pollution, dolphin slaughters, the greenhouse effect, acid rain, and rain forests eradication have become the topics of news coverage and coffee shop chat alike.

The millions worldwide who watch the evening news and read news magazines are increasingly besieged by stories about "our endangered planet." This turmoil is appropriate, because it's a daily reminder of the fragile

equilibrium that needs to be protected in order to rescue the planet.

Earthlings have suddenly realized the interrelatedness of environmental problems. Almost overnight, this understanding has seized the public's awareness and consciousness . . .

Earth's inhabitants have finally grasped the appropriate view that a multitude of environmental catastrophes are bearing down concurrently which translates to -

"the world could come to an end."

But newspaper headlines, magazine articles, intermittent classes, coffee shop debates, and sixty seconds on the news are often inadequate in featuring the causes and effects of the problems, not to mention offering solutions.

The expanding visibility of these problems has delivered birth to a parallel need for straight talk, not scientific gibberish, if masses are to comprehend their part in damaging the planet . . . and now their part in trying to save it.

Riots, civil unrest, recessions, and urban violence have been a tremendous stress on all of our minds, protecting our planet is just one way to make this world a better place to live in.

Humans have traveled to and walked on the moon in this past quarter of the century. With this great triumph also comes a great realization that the earth is the only place that is currently livable and accessible.

Therefore, I strongly believe it is time to launch this project called Earth Alert. I hope that, together, we may take action to promote and achieve this priceless quest.

How? Some of the ways to publicize and execute this Earth Alert Project are through television programs, educational workshops and live concert/conference style events.

Fortunately, "Protecting Our Planet" has been a hot topic. We need to not only show the environmental problems that face the world today, but to obtain and present the causes, solutions and information sources in a understandable format for television viewers, students and event attendees.

Of course, it would be impressive to promote this subject matter in a profound course of study or an entire new philosophy to live by, but reality bites. Realistically, we can produce special TV programs, develop expanded curriculums for schools, provide quarterly weekend lecture series, promote "Earthstock" concert events and publish quarterly news publications on a regular basis, featuring the coverage of the given season.

The focus of the project should provide a balanced view of Earth's future, in response to much of the radical "doom & gloom" forecasts that have become ingrained in our social consciousness since the early 1970s.

The Earth Alert Project should be a network of entertaining and informative multi-media

productions that updates people on a regular basis as to the status of Earth's problems with events, classes, news stories, art, current affairs, history, documentaries, reports, bulletins, hit lists, and advice from environmental agencies and advocates worldwide fused together in a highly explosive, energy-filled format that moves ahead toward a positive "Earth Attitude."

The parent network should assemble information and reports from sanctioned figures in the featured field, organizations that focus on Saving the Earth, and Planet lovers.

Information could be faxed, modemed, mailed, satellited, communicated and called into the Earth Alert Project headquarters as to "What on Earth is Happening."

The Earth Alert Project can portray the planet through different people's eyes, ears and hearts with special features submitted by environmentalists, concerned citizens, film-makers, artists and musicians, who'll concentrate on the theme of that particular assignment.

There can be profiles, P.O.V.s, artists' essays, and informative pieces on the specific focal point. Of course, all of the productions in the project will meditate on the featured seasonal theme.

Examples:

Live concert/conference style events can feature hands on exhibits, comedy, drama, poetry, music and speakers.

Educational workshops can feature speakers, slides/audio, movies and can be offered in the parks, public and private schools, and to businesses.

Television programming can bring together the live events, workshops and news. The programs should be edited to move fast, utilizing a varied media of visual formats: from home video to Betacam; from Super 8mm film to 35mm motion picture.

Overall, the Earth Alert Project should present the world as it's never been seen before. It can explore causes and effects, and at the conclusion of the event, workshop or telecast it can suggest solutions to the featured dilemmas.

This project should be a part of an Earth News Network of creative, pertinent, and life-altering information. Earth Alert should startle and motivate people to wake-up, think and act.

This multi-media programming project is the result of my long search for a coordinated, advisory and entertaining format that proved non-existent. A project that could

present plain, understandable explanations and interpretations of the causes, effects and solutions to the rampant surges of ills in the environment, habitual harms, continual sabotages, and the healing efforts that face the planet today in a composition that will uplift, enrage, stimulate and motivate people.

I hope this project can be a resource of informative and entertaining progressive action productions to promote awareness and generate responsibility and love toward the environment.

Of course, I can't produce this project alone. Now I am letting you know in hopes that together we may take action and initiate this precious enterprise.

I hope that by 1999 "Protecting Our Planet" will be a way of life, not just a "cause de celebre" to periodically support.

I appreciate your time in reading this and thank you in advance for any help, direction, assistance and/or involvement you can give to achieve this goal.

The inhabitants of the Planet Await.

Believe it, or not, World War III is upon us . . . A war between the people CRUSADING to protect the world FACING the people DESTROYING it.

Which side are you on? - Sarah N. Bruce

Call MON Community Access line at 214/905-0944. - [MON]

Think you can't own your own home?

Think again.

Let us show you how with the **Affordable Neighborhood Mortgage.***

Guaranty Federal Bank's Affordable Neighborhood Mortgage offers:

- A small down payment
- Use of past rent and utilities payments as credit history
- No origination fees or discount points
- Homebuyers Training Program

For information contact:
Gracia Aleman or Mike Wilson
(214) 360-5139

GUARANTY FEDERAL BANK F.S.B.
Neighborhood Texas Banking

Member FDIC
Equal Housing Opportunity
Equal Opportunity Lender
Member N.A.A.B.P. 1995

Scholarship Information

Scholarships Available

As the school year swiftly comes to a close, many parents of juniors and seniors are wondering what type of financial help is available for their college-bound teenagers.

Dr. Jennifer Giddings Brooks, assistant principal in the Fort Worth Independent School District and a college lecturer at Texas Women's University, says there's plenty of help out there and sometimes it's just the matter of knowing where to find it.

Libraries and school counselors are the primary sources for searching out financial information. Local colleges/universities, along with hospital health agencies and bookstores are also excellent sources and they're usually filled with financial information.

Below is a listing of scholarships available. Dr. Brooks encourages parents and students to write or call for deadlines or specific guidelines in order to apply:

•New York University...Martin Luther King, Jr. Scholars Program... Scholarships from \$7,500 to full tuition awarded to African American and Latin students. Call or write: 22 Washington Square North, New York, N.Y. 10011; (212) 998-4636.

•The National Academy of American Scholars...The R.C. Easley National Scholarship Awards...One annual 4-year scholarship of \$25,000, one \$10,000 and one \$5,000 with a GPA. of C or better. Call or write: Scholarship Committee P.O. Box 7640 LaVerne, Calif. 91750-7640; (909) 621-6856.

•Texas Education...National Scholars Program...Four-year scholarship used at any university to study physical life, computer science, mathematics or engineering, at least one female will be selected per Congressional District. Call or write: P.O. Box 12788 Capitol Station, Austin, Texas 78711.

•Minnie Stevens Piper Foundation...Piper Scholars Awards...200,000 in scholarships awarded to academically superior seniors who are planning to attend an accredited college or university in Texas. GPM South Tower, Suite 200, 800 NW Loop 410, San Antonio, Texas 78216-5699; (512) 525-8494.

•National Society Daughters of the American Revolution...Several scholarships in history, nursing and political science. Request app. packets from Office of the Committees, NSDAR, 1776 D. Street, N.W. Washington, D.C. 20006-5392; (202) 879-3292.

•Coca Cola Scholarship...Selection based on personal merit, character, demonstrated leadership. One Buckhead Plaza, No 11000, 3060 Peachtree Road, N.W. Atlanta, Ga. 30305; (404) 237-1300.

•Emory University...Merit-based scholarships ranging from full tuition, room board and fees. 750-word essay required. Contact counselor for more information. 409 Administration Building, Atlanta, Ga. 30322; (404) 727-6013.

•Wofford College...Qualified minority students, rank in top 10%, contact counselor for more information.

•Texas A & M University...575 scholarships awarded annually, academic and merit-based. Includes: President's Endowed/ President's Achievement Award for higher achieving African American and Hispanic students, Lechner and McFadden Scholarships. Office of Honors Programs & Academic Scholarships, College Station, Texas 77843; (409) 845-1957.

•Air Force ROTC Scholarship...Based on individual merit, GPA 2.5 or above, ACT score 24, SAT 1,000. Recruiting Division, Maxwell AFB, 36122-6663; (205) 293-2091

•Wal-Mart Community Scholarship...Based on acad-

emic record and leadership, \$1,000 minimum...contact Wal-Mart Foundation, 702 S.W. 8th St., Bentonville, AR 72716-8071

Various departments at the University of Texas at Arlington offers scholarships for incoming fresh-

men, ESPN offers scholarships to outstanding seniors and many other foundations, businesses and social clubs offer financial help for students. For more information, refer to your local library or school counselor.

19____ 32-105/1110

Your check to the future!

PAY TO THE ORDER OF _____ \$ _____

_____ DOLLARS

 **COMMERCIAL NATIONAL BANK**
1551 South Buckner Dallas, Texas 75217 (214) 398-8311

FOR _____

MEMBER FDIC

⑆ 1 1 0 0 1 0 5 3 ⑆



DAVID PARKER
Fleet Manager

DON DAVIS
AUTO GROUP

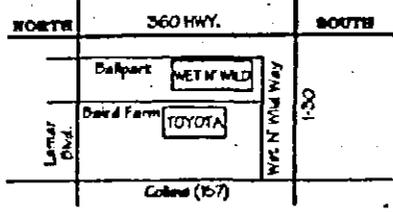




MICHAEL THOMAS
Sales Representative

The Toyota Match
An Experience Above All Else

Directions:



- No Pressure
- No Credit - Slow Credit Bad Credit
- We help with special Financing Needs

1661 Wet 'N Wild Way
Arlington, TX

Metro (817) 469-7711

AT STATE BANK, WE KNOW SOMETHING MOST BANKS DON'T...

- Business Loans
- Personal Accounts
- Consumer Loans
- Business Checking
- Commercial Checking

...YOUR NAME.

All banks work with numbers. Maybe that's why some of them make you feel like one. But at State Bank & Trust, we believe in personalized service. Which means that no matter how many numbers we deal with, we never lose sight of what counts the most...YOU.

STATE BANK & TRUST

Where people make the difference

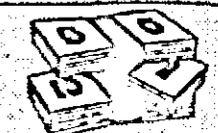
Member FDIC. An Equal Opportunity Lender.

Preston Center
8214 Westchester
987-7400



DIAMITE VITALITY ALOE VERA-PLUS

A Natural "Vital" Drink for all ages



EXCITING OPPORTUNITY (For Serious Earners)

THE ANSWER TO "STRESS" CONSIDERED THE #1 HEALTH PROBLEM TODAY...

- ALLERGIES
- LACK OF ENERGY
- ASTHMA
- HIGH BLOOD PRESSURE
- DIABETES
- SLEEPING PROBLEMS
- HEADACHES
- OTHER AILMENTS

Call for "Free Consultation":
(metro) 817-640-8394
214-293-1978

Write: **Diamite**
P.O. Box 2001983
Arlington, Texas 76006

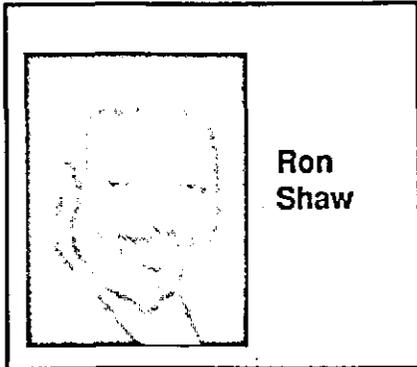
How would you like to be financially independent within the next two to five years? Find out how you can begin an exciting Career and Start to earn incomes of \$2,000 to \$10,000 per month or more

LET US SHOW YOU HOW YOU CAN CHANGE YOUR LIFE

(metro) 817-640-8394
214-293-1978

Is There Perfect Heart In The House?

2 Chronicles 16:9



Ron Shaw

While talking with a young lady recently I was made aware of the pain of being the victim of infidelity. She expressed to me how hurt she was because she considered herself worthy of her mates loyalty. She had never so much as entertained the idea of giving him less than all she had and all she was as a woman. She said, "I did everything for him and would give him anything." Not to

mention the fact that she is a very beautiful and fine woman. There was no logical reason for him to have to go elsewhere. However disloyalty never makes sense. According to Galatians 5 it is a product of the flesh.

Consider our text. Asa, king of Judah, was having trouble with Israel. In spite of the fact that God had delivered and preserved him before, he made a treaty with their enemy, Syria. God sent a prophet to him to inform him that he had done wrongly and would lose his battle. The account goes even further. Asa got diseased in his feet, still would not seek God, and later died.

God is looking for those whose hearts are perfect toward Him. The word perfect means loyal. Too many Christians say they trust God but in the heat of crisis, instead of turning to the one who has

delivered them in the past, they do dumb stuff. What has God ever done to you that would cause you to play off on Him. Hasn't He always been there for you, blessed you, protected you, rescued you?

Infidelity makes no sense. Our text says He's looking for anyone who will not sleep with Him and then sleep with the world. He's not looking for a baptist, a charismatic, a methodist, a catholic, an african-american, an anglo, a man, a woman, but anyone who will be faithful to Him.

I meet pastors and preachers from all groups and I see this principle: In spite of the fact that some may not be well educated, religiously well trained, eloquent speakers, or what some might consider to be a sad commentary on preaching, their hearts are loyal to God. They are sold out to Him and He honors that. So you see, He can overcome our imperfections as men and women but He will not honor those who say they are His but won't give Him their unwavering devotion or loyalty.

Take for example an employee who's boss is paying them plus seeing to it they are blessed with extra benefits for working for him. Why would that employee side in with a co-worker against the one

who is paying them. I've seen employees who say they are Christians do this. Some disgruntled co-worker has an attitude problem and others will join in criticizing the boss. If they are so loyal to their co-worker then stop accepting a check from the boss and collect from the co-worker. You see, that's not loyalty.

Employers must also demonstrate loyalty toward employees who are loyal. God wants to show His power and strength through and with those who will be loyal to Him. Romans 8 says those who are after the flesh (world) mind the things of the flesh (world) and those who are after the spirit mind the things of the spirit.

If you say you are a Christian, then be loyal to God and His principles. Many are more loyal to their ethnic groups, social groups, peer groups, religious affiliations, doctrines, and moral codes than they are to God, yet they say they love God with all their heart.

God's asking the same question everywhere He goes: "Is There A Perfect Heart In The House?" -[MON]-

Contact Pastor
Ron Shaw at 214-320-5744



Church Life. African American Style.

Children. Church. Since the time of Jesus, the church has had a special place for children.

Kids face a lot of uncertainties these days. Peer pressure. Violence. Drugs. There are so many things a parent can't control.

But there's one thing you can do. Bring your children to church.

Church life. Be a part of it.
The United Methodist Church



Dallas Area African American United Methodist Churches

Camp Wisdom, 1300 Camp Wisdom, Dallas 75232 • 224-4556
Crest-Moore-King, 4501 S. Marsalis, Dallas 75216 • 372-0522
God's Kingdom, 701 Short St., Ferris 75125
Hamilton Park, 11881 Schroeder Rd., Dallas 75243 • 235-4633
Highland Hills, 6006 Flagstaff Dr., Dallas 75241 • 225-1096
Jubilee Fellowship, 301 Frank Keasler, Duncanville 75116 • 283-2264

Lambuth, 4350 Bonnie View, Dallas 75339 • 375-4261
Porter's Chapel, 528 Third St., Lancaster 75146
St. Luke's "Community," 5710 E. R. L. Thornton Frwy., Dallas 75223 • 821-2970
St. Paul, 1816 Routh, Dallas 75201 • 922-0000
Warren, 2801 Peabody, Dallas 75215 • 428-6240
Warren Chapel, 224 E. Newton, Terrell 75160 • 214-563-7392

Business Seminar and Community Bazaar scheduled on election day

Minority Opportunity News, KDFW-TV and representatives from various State of Texas agencies are sponsoring a Business Seminar and Community Bazaar on Saturday, May 6 at 10 a.m.

Sandra J. Clark, the seminar's organizer and a small business owner who specializes in hand-crafted accessories, said presentations at the event will focus on the needs of mobile operations and those businesses that are not operating in permanent locations.

The event is expected to serve participating vendors and shoppers who are looking for special bargains.

For more information call (214) 467-7275.



Photo by: Derrick Waithe

Harmony Squadron Civil Air Patrol (CAP) Texas Wing is an Auxiliary Civilian Aviation Program attached to the U.S. Air Force. The cadet program in South Dallas and Oak Cliff is served by the Harmony CAP Squadron and sponsored by the Harmony Foundation of the Concord Missionary Baptist Church.

For the past year the squadron has been under the leadership of Commander Joseph E. Greene. The program is designed for youth ages 13 to 18.

For more information, call Lt. Yvonne Greene at (214) 363-3808.

Art Show planned at seafood restaurant

The Art Gallery's Colossal Art Work featuring works by Evita Tezeno, Wilder/Enge, R. Paul Jackson and Photography by James is on display at The New Orleans Seafood Parlor restaurant, 3115 Live Oak (east of downtown).

The show opened on last month and will remain on exhibition until Friday, April 21. Also, on April 14 at 5:30 p.m., the restaurant will host a Louisiana Crawfish Boil to introduce patrons to the restaurants creole/cajun cuisine. For more information, call 827-9070.



Bank One hosts grand-opening ceremonies for its Dunbar office Bank One Fort Worth celebrated the opening of its Dunbar banking center last month, at the site of the new office located at intersection East Loop 820 and Ramey St. in Stop Six.

Fort Worth's Mayor Kay Granger joined Bank Chairman and CEO John Hickey for the ribbon-cutting ceremonies. Radio personalities Willis Johnson of KKDA-AM and KJMZ's (100.3 IAMZ) Russ Parr were also on hand for the opening festivities.

Bank One's new facility is expected to provide a strong economic boost to the families and businesses in the Stop Six community.

For more information, contact Chris Spencer at (214) 290-7908.

Community leaders honor Bank of America Last month city officials and Oak Cliff community leaders recognized Bank of America for donating \$1,500 to the Five-Mile Creek Neighborhood Advisory Board to beautify a portion of the land surrounding the Dorothy Paige Davis Memorial Bridge on Marsalis Ave.

District 4s Dallas City Councilman Larry Duncan and Dallas Park and Recreation Board Member Evelyn Long were among those present to recognize the bank's contributions to Oak Cliff.

For more information, call 670-4678.



Leadership breakfast to recognize female community leaders

The 4th Annual Tribute to Black Women Community Leaders leadership breakfast will be held in the Grand Ballroom at the University of Houston Hilton Hotel on Saturday, April 8, at 9 a.m.

Dallas' own Ester Davis is among the top five nominees.

Davis is a marketing instructor with Eastman Kodak Company and the founder of Lace Glove Modeling and Etiquette Program. She has been active in Dallas for over 20 years.

For more information, call Vikki Jenkins 979-8361 or 941-4104.

African-American owned motion picture releases first film

New Vista One Releasing, Dallas' only African-American owned motion picture production and distribution company, releases its first feature-length film entitled Stealin' Home, on

Sunday, April 23, 8 p.m. at the AMC Glen Lakes theatre.

The 70-minute film will open at The Major Theatre, located at I-30 and Samuell Blvd. in Dallas, following the festival screening, beginning May 5th. Some nudity and adult situations.

Stealin' Home was shot in 11-days around the metroplex. It was awarded a prize in the Features Category of The Black Filmmaker's Hall of Fame Film Festival in Oakland, CA.

For more information, contact John Carstarphen 739-3858 or Rebecca Rice at 768-1686.

African-Americans alternative lifestyle religious community unite

Rev. Nadine Rawls, pastor of Unity Fellowship Church of North Texas, announces the formation of an outreach ministry focusing on individuals in the gay, lesbian, bisexual, transgendered and transsexual community.



(l to r): Dr. T.R. Lee, Dallas Post Tribune, Johnnie King, Jr., president/CEO of The King Group, Inc., Akwasi Evans, president, Nokoa The Observer in Austin; T.L. Wyatt, The Villager in Austin; Francis Pierce, Smith County Herald; James Belt, The Dallas Examiner. Not shown is Eugene Coleman with Snap News in San Antonio.

Local sponsors of the Texas Publishers Association recognized

Two Dallas-based companies, Brinker International and Bank of America, sponsored the opening-night reception of the Texas Publishers Association's annual convention recently.

The event took place at the Harvey Hotel in downtown Dallas. Johnnie King, president of the King Group, said it was a pleasure for him to represent the publishers.

For more information, call 720-9046.



Local 15-year-old cadet to be honored

Cadet Latoriya Clinton will be honored in an upcoming squadron ceremony and presented a First "Find" Ribbon for his extraordinary search and rescue efforts in an emergency mission to locate an Electronic Locator Transmitter (ELT) in McKinney, Texas. The mission was authorized by the U.S. Air Force due to a repeated emergency distress signal being sent out from the ELT device.

The search and rescue emergency mission was Cadet Clinton's very first, and his demonstrated ability to apply his knowledge gained from only a few hours training was exceptional.

Light Unlimited Christian Center

It's Time You Stepped Into "The Light" OF CHRIST!

With Pastor Ron Shaw

320-5744
2834 N. Buckner at Peavy Road
Dallas, TX

Each Sunday 10:15 a.m. & 7:30 p.m. Worship
Each Tuesday 7:30 p.m. Bible Seminar

RIVERSIDE NATIONAL BANK

Banking Hours:

Grand Prairie Bank
Monday - Thursday 9:00 a.m. - 4:00 p.m.
Friday 9:00 a.m. - 6:00 p.m.

Arlington Bank Drive-Thru
Monday - Friday 7:30 a.m. - 6:00 p.m.
Saturday 9:00 a.m. - 1:00 p.m.

Lobby
Monday - Thursday 10:00 a.m. - 3:00 p.m.
Friday 10:00 a.m. - 6:00 p.m.

2505 North Highway 360
Grand Prairie, Texas 75050
Metro (817)640-4700

1889 Brown Blvd.
Arlington, Texas 76006
Metro (817) 640-4710

MEMBER FDIC
Equal Opportunity Lender

In The News Continue

The church offers all persons, regardless of their sexual orientation, the opportunity to reconnect with God and to reclaim spirituality that has been destroyed. The first service is set for Sunday, April 2, at 1 p.m. in the home of Alpha Thomas. RSVP to (214) 943-8750.

For more information call 326-7960.

Families and students sought for exchange program

The American International Youth Student Exchange Program is looking for families to host 25 students from high schools in Europe and other foreign countries for the coming year.

Host families are also being sought for students ages 16 and 17, for four to six weeks during the summer. Families can deduct \$50 per month on income tax.

Students who are interested in spending a semester or summer abroad can contact the exchange program as well.

For more information, call 1-800-347-7575.

Urban League hosts Youth Health Expo

A free Youth Health Expo will take place on Saturday, April 8, from 10 a.m. to 4 p.m. in the Automobile Bldg. at Fair Park. The event is being sponsored by the Dallas Urban League.

For more information, call (214) 528-8334.

Poetry Contest

Famous Poets of American is sponsoring a free poetry contest. A \$1,000 grand prize is being offered.

The deadline is April 15, poems must be 21 lines or less. Prizes will be awarded July 1.

Send entry to: Free Poetry Contest, 1626 N. Wilcox, Suite 126, Los Angeles, CA 90028.

Baptist church sponsoring Job Fair

People Helping People Friendship Baptist Church (The Colony, TX) is hosting a Job Fair on Saturday, April 8, from 10 a.m. to 3 p.m. at the Harvey Hotel, 14315 Midway in Addison.

Bank One, Southwest Airlines, Presbyterian Healthcare, Staffing Resources are among several other companies expected at the event.

For more information, call Deborah Sibley at 413-2747.



Native American storyteller to perform at community college

Cherokee storyteller Gayle Ross will perform at Brookhaven College on Monday, April 10 from 7 p.m. to 8:30 p.m. in the Performance Hall.

For more information, call 620-4824.

Gayle Ross

Celebrity Bowl-a-thon & Auction to benefit local organizations

The first annual "Don't Believe The Hype" Celebrity Bowl-a-thon and Auction will be held on Saturday, June 24, at Don Carter's West, 10920 Composite in Dallas.

Funds from the event will benefit several Dallas-area charitable organizations. A VIP reception will take place at 6 p.m. and bowling will begin at 8 p.m.

Guests will include Chuck D. of Public Enemy, K104's morning team, WFAA's Rene Syler, Debra Duncan, John McCaa, actor Malik Farrakhan, Norma Adams Wade of The Dallas Morning News, Dwain Price of The Fort Worth Star Telegram, DeWayne Dancer of KLIF and many more.

For more information, call Cheryl Smith at (214) 263-9911 or 376-9525.

Boy Scouts of America continue to make a difference. The Concho Valley District, under the leadership of Renaldo Cordova, district chairman, is making a big difference throughout the community.

Under the Boy Scouts of America Exploring Program, local organizations have joined forces to implement activities to assist in stopping the tide of violence and gangs in many urban areas.

In '94, hundreds of volunteers helped young peo-

ple to develop skills that would enable them to be responsible adults.

Through the VA hospital in Oak Cliff, young men and women were allowed a chance to explore careers in medicine. Some of the youth participated in mentoring activities and learned the values of giving back to the community, through Health Fairs and opportunities of working with the elderly.

Tim Fuller, Exploring executive of the Concho

Valley District, believes it is important for the Boy Scout agency to form partnerships with other organizations so as to deal with the problems that many young people face.

His hope is to help instill traditional values in the youth who participate in the program.

For more information, call 637-1480.

END OF GAME NOTICE

Act Fast If You Want To Beat The Dealer.

Beat the Dealer's about to fold: it closes on April 1, 1995. But don't worry, it's not too late to deal yourself in. Until September 28, 1995, you can still buy tickets and redeem any winners.

To play Beat the Dealer, scratch off both cards in each hand. If your card beats the dealer's card you could win up to \$3,000.

You can claim prizes up to \$40 wherever you see the official Texas Lottery sign. The \$1,500 and \$3,000 prizes must be claimed at any of the 24 Texas Lottery claim centers, or by mail using a claim form available at any Texas Lottery retailer.

Questions, call the Texas Lottery Customer Service Line at 1-800-37-LOTTO.



Overall odds of winning, 1 in 4.45. Must be 18 years or older to play. ©1995 Texas Lottery

“
GETTING A LOAN TO
REMODEL MY KITCHEN WAS
EASY. CHOOSING COLORS
WAS THE HARD PART.
”

~Bea Sherrard

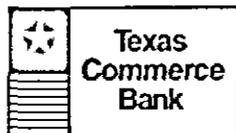
T R U E S T O R I E S • T E X A S C O M M E R C E L O A N S

"I love to cook, and I hated my kitchen. I called Darrell Johnson at Texas Commerce and asked about a loan to get it remodeled. Darrell was able to take all the information he needed over the phone, and that evening I was approved. It was easy." Just another example of the special service we call Star Treatment. To experience it for yourself, visit any Texas Commerce branch, or call 1-800-221-LEND.

Home Improvement Loans

- 100% financing
- Decision in three hours
- Payments that meet your budget
- Easy to apply

1-800-221-LEND
Loan By Phone

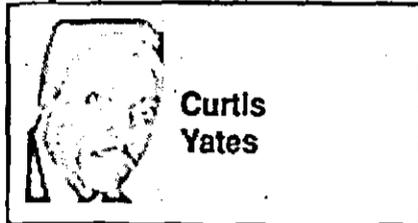


EXPERIENCE STAR TREATMENT™

Certain restrictions may apply. Loans subject to credit approval. Equal Housing Lender 

TEXAS HOMESTEAD

Property Tax Exemption



Curtis Yates

Before we began our overview of the Texas Homestead Act for homeowners, let's look at the Homestead Act itself. In Texas a homestead can be defined as the place of residence of either a family or a single adult that is protected by law from forced sale by creditors. There are three exceptions, however, as outlined in Article 15, Section 50 of the state constitution, which are as follows:

"The homestead of a family, or of an unmarried adult, male or female, shall be, and is hereby protected from forced sale, for the payment of all debts except for the purchase money (mortgage) thereof, or a part of such purchase money, the taxes due thereon, or for work and material used in constructing improvements thereon, and in the last case only when the work and material are contracted for in writing, with the consent

of both spouses, in the case of a family homestead, given in the manner as is required in making a sale and conveyance of the homestead; nor may the owner or

With Exemption	Without Exemption
County taxes = \$540/Year X 10% \ 12 = \$40.50	\$540/Year \ 12 = \$45.00
City taxes = \$660/Year X 10% \ 12 = \$49.50	\$660/Year \ 12 = \$55.00
School taxes = \$1452/Year X 20% \ 12 = \$96.80	\$1452/Year \ 12 = \$121.00
TOTAL TAXES \$186.80/mo.	\$221/mo.
SAVINGS ON PROPERTY TAXES [\$34.20] (House Payment Reduced)	

claimant of the property claimed as homestead, if married, sell or abandon the homestead without the consent of the other spouse, given in such manner as may be prescribed by law. No mortgage, trust deed, or other lien on the homestead shall ever be valid, except for the purchase money therefor, or improvements made thereon, as hereinbefore provided, whether such mortgage or trust deed, or other lien, shall have been created by the owner alone, or together with his or her spouse, in case the owner is married. All pretended sales of the homestead

involving any condition of defeasance shall be void."

This section clearly states that the three exceptions to the Homestead Act protection are:

1. The purchase money mortgage
2. Taxes
3. Work and material used for improvements

It is very important to note that under

10 percent. The rate in a year dropped to 8.5 percent. The borrower could only refinance the outstanding balance of the existing mortgage even though more may have been invested into the property.

One question that I'm always asked is how one establishes a homestead. Well, a family or a single individual establishes a homestead at the time when the family or single adult acquires a possessory interest in real estate. Many people believe that one establishes a homestead only by filling out the Homestead Exemption form from the county clerk in which the property is located. This is not true; this form is used only to establish the homestead property tax exemption authorized by the state of Texas. And here's how a homestead property tax exemption is applied toward a homeowner's property taxes (County, City, and School) at, let's say, a 10/10/20 percent tax rate reduction:

Please address all comments with a self-addressed stamped envelope to ATTN: Curtis Yates, Real Estate Status Quo, P.O. Box 833842, Ste.149, Richardson, Texas 75080. (Office: (214)702-0151) (Fax: (214) 934-2706. Look forward to future issues of MON for more hot topics surrounding real estate. -[MON]-

the Texas Homestead Law, the homesteaded property can be refinanced at any time, but the amount that can be refinanced is limited. According to the law, the amount of the "burden" or the amount of the outstanding first lien mortgage cannot be increased unless any increase is to be used to finance the completion of permanent and valuable improvements to the property. Here's an example, a borrower executes a first lien mortgage on a property that will serve as his/her homestead, and the interest rate was

ONE-derful reasons to get a loan are piling up one by one.

1 percent off current interest rate*

1-derful 90-day loan payment deferral*

1 call to apply

Ask about the Bank One and Only Loan Event.

Here's some exciting news! Apply for a Bank One loan and you'll get one percent off the current interest rate. You can delay making your first payment with our 90-day loan payment deferral. And you can even apply over the phone.

So if you want to remodel your home, con-

solidate bills, or pay for your child's education, call or visit your nearest Bank One office today and ask about our One and Only Loan Event.

And when you stop by, be sure to check out our One and Only \$100,000 Loan Sweepstakes. Just pick up a Match and Win Sweepstakes Check in the lobby of any Bank One office

while supplies last. If your personal Bank One Match and Win Sweepstakes Check Code matches one of the winning check codes on the sweepstakes display, you could win \$50,000 or other great prizes. With our One and Only \$100,000 Loan Sweepstakes and loan offers, we're the one and only place for loans.

BANK ONE.

Whatever it takes.

Bank One, Texas, NA
Member FDIC

One call to apply 1-800-695-1111



© 1995 BANK ONE CORPORATION. The fixed-rate offer is available on personal unsecured closed-end installment loans (excluding mortgages, home improvement or student loans). The offer only applies if the payment is an automatic debit from a checking account. Payment deferral is applicable only with the first payment. Interest on loans will continue to accrue during the 90-day payment deferral period. Rates, terms and policies subject to change without notice. Subject to credit approval. Offer expires May 12, 1995. NO PURCHASE NECESSARY. Match and Win Sweepstakes Checks available at participating Bank One locations between March 27 and June 30, 1995, while supplies last. One Bank One Match and Win Sweepstakes Check per person per day. Official rules posted at participating Bank One locations. Open to U.S. legal residents, 18 years of age or older. Void where prohibited. Game ends 6/30/95.

Around Town

APRIL 1

Elite Model Management will host Model Call at Red Bird Mall on Saturday, April 1 from 2-4 p.m. The contest is open to women ages 13-20 with no previous experience required.

For more information, call Cindy Minor at (214) 296-1491.

Presbyterian Hospital Child Care Center and Dallas County will sponsor a Community Immunization Clinic on Saturday, April 1, from 10 a.m. to 1 p.m. at Presbyterian Hospital, 8200 Walnut Hill Lane.

DPT, MMR, and HIB shots, as well as oral polio immunizations, will be available for \$3. Arrangements can be made for those parents who can't afford the fee.

The clinic will be held inside the Fogelson Forum, located on the east side of the Margot Perot Bldg. Call Ask-A-Nurse at 345-5555.

The annual Clean South Dallas: Spring Cleanup is set for Saturday, April 1, from 9 a.m. to 1 p.m. Refreshments provided.

Co-chairs are Kathlyn Gilliam and Alfred Roberts. For more information, call 421-1662.

Sisters Organized to Survive (S.O.S.) presents a heart-to-heart discussion with author Dr. Claud Anderson on Saturday, April 1, at Stephanie's Collection, 6955 Greenville Avenue, beginning at 5 p.m.

For more information, call 369-4438.

APRIL 3

Arts & Letters Live continues its literary series "Texas Bound" on Monday, April 3, at 7:30 p.m. in the Horchow Auditorium of the Dallas Museum of Art, 1717 N.

Harwood.

Release tickets are available. For more information, call 922-1220.

Monday, April 3 through 9 has been declared Public Health Week in Texas and across the nation.

For more information, call Margaret Wilson (512) 458-7400.

APRIL 4

E. Lynn Harris will read and autograph his book Just As I Am, on Tuesday, April 4 at Black Images Book Bazaar, 230 Wynnewood Village.

For more information, call (214) 943-0142 or (800) 272-5027.

APRIL 5

New Image Business Associates will hold its weekly business luncheon every Wednesday from 11:30 a.m. to 1 p.m. at the Bill J. Priest Institute, 1402 Corinth St. Rm. 202.

The cost is \$5. For more information, call (214) 350-9590.

APRIL 6

Boys and Girls Club will honor the achievements of club members at their 1995 Annual Awards Banquet on Thursday, April 6, at the Diamond Club in The Ballpark in Arlington.

A reception is scheduled for 6:30 p.m., Dinner begins at 7.

APRIL 7

Casa Manana Children's Playhouse presents Charlotte's Web, beginning April 7 and running on 8, 14, 15, 21 and 22 dates. Friday shows start at 7:30 p.m. and Saturdays at 2 p.m.

Tickets are \$6 and available at all TicketMaster outlets. The theatre's location is 3101 W. Lancaster in Fort Worth.

For more information, call (817) 332-2272.

APRIL 8

The Dallas Urban League will sponsor the First Annual Youth Health Expo on Saturday, April 8, from 10 a.m. to 4 p.m., in the Automobile Bldg. at Fair Park. The event is free and geared toward youth ages 8-18. Adults welcomed.

For more information, call (214) 528-8038.

The University of Arkansas at Pine Bluff DFW Metroplex Alumni Chapter will have its Annual Breakfast with the Chancellor on Saturday, April 8, at the Holiday Inn on Brown Blvd. and Hwy 360 in Arlington.

Tickets are \$10. For more information, call Doc Raynor at (214) 262-8601 or Johnnie Young at (817) 478-7669.

South Dallas Cultural Center will host Dallas' premier screenings and discussions of four works by filmmaker Haile Gerima on Saturday April 8 from 11 a.m. to 2:30 p.m.

Reservations are required one day in advance. Individual tickets are \$10.

For more information, call 670-0314.

The annual Clean South Dallas: Spring Cleanup takes place on Saturday, April 8, from 9 a.m. to 1 p.m. Refreshments provided.

Co-chairs for the event are Kathlyn Gilliam and Alfred Roberts. For more information, call 421-1662.

APRIL 9

The National Innovative Thinking Convergence will begin on Sunday, April

9 through the 12, in Santa Barbara, CA.

Joyce Scott, a known Texas Strategist, is the featured speaker.

For more information, call (512) 310-2793.

APRIL 11

Lisa Jones will discuss and autograph BulletProof Diva: Tales of Race, Sex and Hair on Tuesday, April 11, at Black Images, 230 Wynnewood Village. Her book takes a raw, witty, razor-sharp look at what it means to be black and female at the end of the 20 century.

For more information, call (214) 943-0142.

APRIL 12

Bonus Opening nights for Stage West's production of The Crucible can be seen on Wednesday & Thursday, April 12 and 13. A meet-the-cast reception with free champagne, hors d'oeuvres and live piano music will be available. Tickets are \$12.

The play chronicles the madness that consumes the Puritan town of Salem when a group of girls accuses an ever-widening circle of townspeople of conspiring with Satan.

Regular run dates start on April 12 through May 6. Special discounts available. For more information call (817) 924-9454.

APRIL 13

A Financial Strategies for Successful Retirement class will be offered at Mountain View College on Thursdays, April 13 through May 4 from 7 p.m. to 9 p.m.

The spring-term continuing education class is designed for retired individuals and couples who plan to retire in the next five to 15 years.

Community Calendar Continue

Tuition is \$59. To register or request more information, call (214) 333-8612.

APRIL 14

An Easter production, I've Just Seen Jesus, will be staged in the sanctuary of St. John Missionary Baptist Church, 2600 Marsalis Ave., on Good Friday, April 14, at 7:30 p.m. The event is free.

For reservations and more information, call 375-4876.

APRIL 15

Explore timesaving tips preparing your paperwork for audits, financial reporting, profits, and/or tax return preparation on Saturday, April 15 from 11 a.m. to 12 p.m. at the Business Assistance Center at Paul Quinn College.

The business workshop will be presented by Administrative Financial Services. For more information, call (214) 302-3616.

First Interstate Bank in Oak Cliff presents a Home Buyer's Workshop on Saturday, April 15, 5801 Marvin D. Love.

For more information, call 339-9311.

APRIL 16

The Richard Smallwood Singers will be in the main theater at the Dallas Convention Center on Sunday, April 16 beginning at 6 p.m.

For more information, contact Junior Black Academy of Arts and Letters (JBAAL) at (214) 658-7144.

APRIL 20

A workshop entitled: Funding A Small Business will be held on Thurs., April 20, from 6 p.m. to 7:30 p.m. in the Business Assistance Center at Paul Quinn College.

For more information, call (214) 302-3616.

APRIL 21

A Seminar to help you understand how the Immigration Reform and Control Act of

1986 (IRCA) affects your hiring practices will be held at 8 a.m. on Friday, April 21, in the Loews Anatole Hotel, 2201 Stemmons Frwy.

The cost is \$20 at the door, \$15 in advance. A continental breakfast, and materials are included.

For information concerning payment arrangements and registration, contact the Catholic Charities at (214) 528-4870.

APRIL 22

The 3rd Annual African Women's Conference is set for 10 a.m., Saturday, April 22, at the University of Texas at Arlington's Life Science Bldg.

The FREE conference will include a workshop on the Triple Oppression of Women, a student panel entitled: Clarifying the Role of Women in Student Organizations and a health panel on the Total African Women: Mind, Body and Soul.

For more information, call (817) 429-5219.

Mayoral Candidate Ron Kirk meets local artists and collectors on Saturday, April 22, from 6 p.m. to 8 p.m. at Stephanie's Collection, 6955 Greenville Ave. in Dallas.

The fund-raiser event will allow the opportunities for local artist to question the candidate concerning his position as it relates to art, budget, housing, transportation etc.

For more information, call (214) 369-4438.

Stephanie's Collection hosts a quilting show by quilt maker Thelma Wilson on Saturday, April 22 from 1 p.m. to 5 p.m., at 6955 Greenville Ave.

For more information, call Amy at 368-2024.

First Interstate Bank in Arlington will host a Home Buyer's Workshop on Saturday, April 22, 2301 E. Lamar Blvd in Arlington.

For more information, call (214) 640-3600.

APRIL 23

Casa Manana's performing troupe will feature music and dances of Classic Broadway at the 1995 production Broadway!

The show opens Sunday, April 23 at the Montessori Physical Fitness Fair at Cook-Fort Worth Children's Medical Center.

For more information, call (817) 332-2272 ext. 126.

APRIL 25

The Business Assistance Center at Paul Quinn College will hold its third "Business in the Hood" roundtable series on Tuesday, April 25 from 6-7 p.m.

For more information, call (214) 302-3616.

The Science Place and the Dallas Urban League will honor 25 area high school youth volunteers at a recognition luncheon on Tuesday, April 25, beginning noon, on the 7th floor of the Dallas Infomart in the Hollerith Room.

For more information, call Donna Houston at (214) 428-555 ext. 339 or Dr. Beverly Mitchell-Brooks (214) 528-8038.

A free Pecan Grafting Clinic is scheduled on Tuesday, April 25, at 7 p.m. The event will be conducted by the Texas Agriculture Extension Service.

For more information, call 904-3050.

APRIL 27

Women's Financial Information Program—a six session financial workshop—will be held on Thursdays, begin-

ning April 27 through June 1, from 10 a.m. to 12:15 p.m. at the Congregation Shearith Isreal, 9401 Douglas at Walnut Hill. The cost is \$20 for all six sessions.

The workshop is designed to help women take charge of their money and their life. It is being cosponsored by Senior Citizens of Greater Dallas and the American Association of Retired Persons (AARP).

For more information, call 823-5700.

Quad C Theatre presents Larry Shue's smash comedy, The Foreigner on Thursday, April 27-29 and May 3-6 at 8 p.m.

The theatre is located at Collin County Community College in the Black Box Theatre, 2800 E. Spring Creek Pkwy.

For more information call (214) 881-5679.

APRIL 29

A Proposal Writing Series: Part III Workshop will be held on Saturday, April 29 from 10 a.m. to 2 p.m. in the Business Assistance Center at Paul Quinn College.

For more information, call (214) 302-3616.

First Interstate Bank features Community Bank Day on Saturday, April 29 at Pearly Gate Baptist Church, 6103 Huston School Rd., from 10 a.m. to 2 p.m.

For more information, call 372-2035.

ATTENTION:

If you're interested in placing your event in our May Calendar, send it to us by mail or fax no later than Friday, April 21 1995

Minority Opportunity News
2730 Stemmons Frwy
1202 Tower West
Dallas, TX 75207
(214) 905-0949 Fax

"We're the one to call on in Texas."

Southwestern Bell Telephone is proud to serve our customers in Texas. We can also provide solutions to your communications needs. That's because our services make it easier to stay in touch throughout your busy day. At work ... or at home. So no matter what you need, there's only one call you need to make. We're the one to call on in Texas.

 Southwestern Bell Telephone

☆☆☆ TURN IT ON! NOW SHOWING ON CABLE TV ☆☆☆

Wired for Entertainment - "What's On Cable"

The A&E Editor's April Picks

By Sarah N. BRUCE,
A&C&E Editor

MUSIC PICK:

Diana Ross ...

Sings Jazz and Blues: Stolen Moments

Ms. Ross performs, in this concert special from New York, the great jazz and blues standards, backed by some of the world's most renowned musicians.

April 16, Disney.

+++

FAMILY PICK:

Happily Ever After: Fairy Tales For Every Child

Every Sunday night children young and old will be treated to a new cast of animated characters in classic fairy-tale favorites.

"Fairy Tales for Every Child," narrated by Robert Guillaume, revisits many favorite classics and features an all-star cast.

Denzel Washington, Danny Glover, Jasmine Guy, Sherman Hensley, Robert Townsend, LeVar Burton, Sinbad, Ricardo Montalban, Paul Rodriguez, Carmen

Zapata, Meschack Taylor, and George Takei are just a few who lend their voices to a new rendition of these famous fairy tales. April, Sundays - HBO.

+++



FILM NOIR PICK:

The Crow

Brandon Lee (Bruce's son) stars as The Crow, a bitter super-hero in a shadowy under-world city gripped in terror.

The film is based on the popular underground comic book sensation of the same name.

The film begins with the murder of Brandon and his true love by a ruthless group of pseudo-industrialists. One year later he mysteriously comes back to avenge their untimely deaths.

Many special effects, like "Crow-Vision," lend to a '90's gothic urban fantasy. The music soundtrack adds to the eerie feeling of a futuristic nether-world.

Unfortunately, "life imitated art" with the untimely and tragic death of its star Brandon Lee after an accidental shooting on the set. After a filming delay The Crow was completed employing body doubles



SPORTS PICK:

World Championship Boxing: George Foreman vs. Axel Schulz Could this be his last?

March 17, 1977 was George Foreman's last fight before becoming inactive. March 9, 1987 was his first fight during his comeback.

It took him nearly seven years and thirty fights before regaining his world championship title on November 5, 1994.

Foreman, at age 45, defends his crown against Axel Schulz this month. HBO airs ringside coverage of the heavyweight championship.

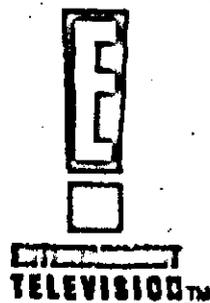
April 22, LIVE at 9 PM - HBO.

+++

[MON]

and the skills of master computer special effects wizards.

Ernie Hudson (No Escape) also stars as the cop investigating the cryptic murders. April 29 - STARZ!



**FOR ONLY
\$3.00 ENJOY ALL OF THESE
ALA CARTE SERVICES FROM
TCI CABLE**

- E! (Channel 18B)
- The Learning Channel (Channel 50B)
- Court TV (Channel 49B)
- The Cartoon Network (Channel 20A)

FOR MORE INFORMATION
CALL (214) 328-5000

Some Restrictions Apply
Addressable converter box required to receive The Learning Channel, E!, The Cartoon Network and Court TV



TCI Cablevision of Dallas, Inc.
We're taking television into tomorrow.

Cable Films Inspire Endurance

Survival Messages Similar

**By Sarah N. BRUCE,
A&C&E Editor**

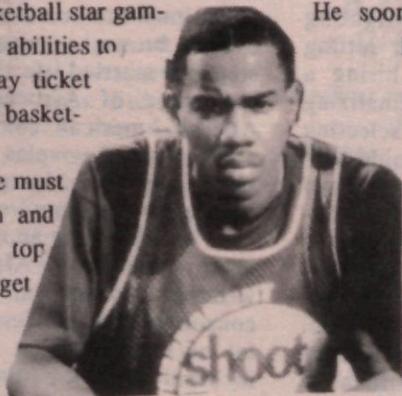
Above the Rim

A high-school basketball star gambles on his athletic abilities to win him a one-way ticket to professional basketball.

He learns that he must play the game on and off the court as top college scouts target him, but don't immediately offer him a spot on their team.

Even though he is warned that he shouldn't depend on basketball for his future, the college scouts' fickle courtship leaves him exhilarated and frustrated. He must find out for himself if he can survive the lure of NBA 'hoop dreams.'

This energetic and fast-paced film stars Duane Martin and Marlon Wayans.



ABOVE THE RIM (1994) STARZI EXCLUSIVE

April 8, 18, 28 - STARZ!

Surviving the Game

Rapper Ice-T plays Mason, a homeless man, hired to guide a group of "hunters" in the Pacific Northwest. He soon discovers that he is a human target.

He uses his urban street survival skills to wage a one-man war against his pursuers.

Gary Busey and Rutger Hauer star in this thrilling action film.

April 22, 26 - STARZ! [MON]



ABOVE THE RIM (1994) STARZI EXCLUSIVE

Prison Releases Tyson . . .

HBO Releases Tyson's Life Story

**By Sarah N. BRUCE,
A&C&E Editor**

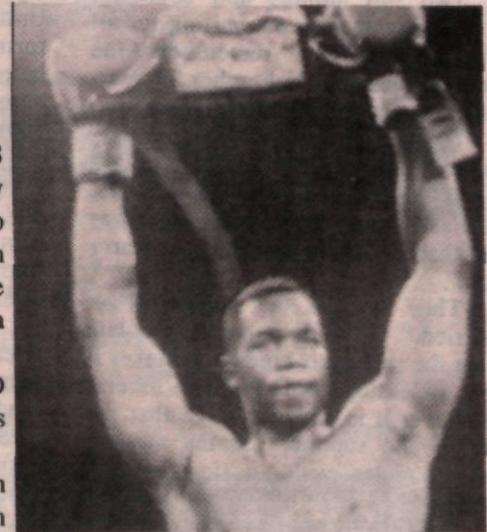
On Saturday, March 25, 1995 28 year old Mike Tyson left his 8 by 10-foot cell in an Indiana prison to return to his 66-acre farm in an Ohio suburb after serving three years of a six-year sentence for a rape conviction.

The story, as told in the HBO Original Movie Tyson, details this ever-twisting life.

He came from a broken home in Brooklyn, fought his way up from the streets and became the youngest man (at twenty years old) to win the heavyweight boxing championship.

He made headlines for his endeavors in and out of the boxing ring.

His self-proclamation "the baddest man on the planet," his marriage and divorce to actress Robin Givens, his



conviction of fondling a woman in a bar, his rape conviction and subsequent incarceration all contributed to his infamy.

George C. Scott, Paul Winfield and Michael Jai White star in HBO's presentation of Mike Tyson's life.

April 29 - HBO. [MON]

Happily Ever After Fairy Tales for Every Child

There are lots of new faces in fairy-tale land... and the place will never be the same. An all-star cast opens the doors to a whole new kingdom to delight one and all.

April's All-New Animated Episodes:

- "The Emperor's New Clothes"
- "Rumpelstiltskin"
- "The Frog Prince"
- "Sleeping Beauty"
- "Rapunzel"



Every Sunday Night at 7:30 ET/PT on **HBO**

ENJOY THE tv! NETWORK

- tv! Will Launch on channel 28B in Dallas & Mesquite
- tv! is a new 24 hour Expanded Basic cable network. It is the first network to offer programming from a variety of cable networks...on a single channel

tv! will launch with programming from:

- The Learning Center • Encore • The Disney Channel • Starz!
- The Cartoon Network • Cable Health Club • Talk • Game • Americana
- National Empowerment Television

FOR MORE INFORMATION CALL (214) 328-5000



TCI Cablevision of Dallas, Inc.
We're taking television into tomorrow.

JUMPING THE BROOM!

By Angela D.JONES

Two full months and counting. It's the day she's been waiting for all of her life. She remembers the moment clearly — when her 27-year-old fiance asked her to share his life.

"It was one Saturday morning," she recalls, smiling. "We were watching TV and he just kept staring at me. So I asked him what his problem was and that's when he asked me to marry him."

They say 'tis the season to get married." One can only speculate what the spring air holds that makes it so appealing to young lovers. Whatever it is, experts agree that the spring and summer months are the most popular wedding times of the year.

Over four months and many a migraine after her fall engagement, Tobitha White is just steps away from finalizing the plans for her June 3rd wedding. Last on her list of "THINGS TO DO" are choosing her flowers, deciding on the cake, and ordering invitations.

Among the problems White (soon to be Stromile) has encountered in the

planning of her wedding are finding a reasonably-priced gown and choosing a place to hold her wedding reception. Unlike a lot of brides-to-be, White is fortunate enough to have enlisted the help of her mother Alfia, who just happens to be a wedding consultant.

"I started out with a timetable my mother gave me that outlines everything from planning a budget to choosing my attendants," she says.

"Because most of my friends are in groups of twos and threes, it was kind of hard picking my bridesmaids because if I chose one, somebody's feelings got hurt," White adds.

When it's all said and done, White and her parents expect to spend in the range of \$8,000 to \$9,000 on the wedding. Because the 24-year-old White and her fiance, Fred Stromile, have chosen to take the traditional approach to their wedding ceremony, the Whites have actually cut down on their out-of-pocket expenses.

"I knew that I didn't want to spend more than \$500.00 on my wedding dress itself," White says. "By having the ceremony at my church home (Zion Missionary), that cut down on some expenses.

"It's the reception hall and the rest that got expensive," she adds.

Jumping the Broom, The African American Wedding Planner, is a book by Harriette Cole that specifically caters to the bride of color. The book outlines the strategic steps of wedding planning by highlighting everything from setting a budget and hiring a consultant, to finalizing guest lists and selecting menus. The guide also touches on the emotional aspect of marriage — the side most newlyweds would rather avoid altogether — by dealing with such controversial subjects as prenuptial arrangements, interfaith and second-time marriages, and the burden of choosing wedding vows respective of both the bride and the groom.

In addition to its offering of wedding tips, the book offers a slice of history by examining historical African bridal traditions and customs,

one of which is its namesake, "jumping the broom."

According to history, not long after the beginning of slavery, the law denied Africans the right to marry. Overcome by their ancestral roots of family and spirituality, slaves were forced to come up with another way to join together with their prospective partners. The broom itself held spiritual significance for many Africans, "representing the homemaking for a couple." With the master's permission, slave couples were allowed to stand before witnesses, pledge their commitment to one another, and jump over a broom — symbolizing their step into married life. With the growing trend of Afrocentrism in the African-American community today, a lot of young couples are taking this same approach in planning their prospective ceremonies.

"We have seen an increase in rituals for traditional African-American wedding ceremonies," says wedding consultant, Wanda Turner. "I think a lot of black couples are looking to incorporate some of their heritage for the simple fact that a lot of it has been lost.

"I think we are more conscious of who we are now, and we've come to realize that we have a very rich her-

Continue next page



K104 WELCOMES THE
"WHO YA WIT"
 TOUR STARRING
BERNIE MAC
 AS SEEN ON HBO'S "DEF COMEDY JAM"
 AND IN "HOUSE PARTY 3" AND "ABOVE THE RIM"



APRIL 8
 At The Music Hall At Fair Park
 Tickets on Sale At All Dillard Outlets 800-654-9545 &
 Metro 817-589-7477
 Showtime 8PM

Lasting Impressions

Dress to Impress

Gown Rental & Sales

- Wedding Gowns - Sizes 4 - 44
- Bridesmaids Dresses
- Mothers of the Bride
- Prom Dresses
- Party Dresses
- After Five

Lasting Impressions
 991-7498
 15056 Beltway Rd.
 Addison




Discounts on
 Bridesmaids Dresses,
 Veils, Shoes, Petticoats
 and Invitations

Mon-Thurs 11-7
 Friday 11-6
 Saturday 11-5

Spring Special: All Wedding Gown
 Rentals \$175 (Exp. 6/1/95)

Photograph by Allen Fagan Photography

Continue from page 28

itage. That we come from kings and queens, and are not just slaves."

Owner of Dallas' Wedding Designs by Renaye and Vice President of The Dallas Association of Wedding Consultants, Turner has been in the consulting business for about seven years. For the past two years, Turner and her 8-member consultant organization have put on the Black Bridal Extravaganza — a showcase of bridal vendors, designers, caterers and beauty consultants — that is geared toward the bride of color.

Among the guest stars featured at this year's Bridal Extravaganza, which was held at Union Station, were Nigerian husband and wife designing team Sam and Yemisi Adewumi. The couple, who own New York's "Fabrics and Fashions," have had their work featured in *Black Elegance and Essence Magazines*.

New York's Leslie Coombs was another hit designer featured at the event. Her line of Afrocentric designs have been featured in *Brides Today and Essence Magazines*.

"The event takes a lot planning and we are still trying to fine-tune some areas," Turner says, "but we knew it was something we had to do to let people know that there are black providers in this area.

She adds, "We received a lot of positive feedback from people who never knew there were black wedding gown designers."

Next year, organizers of the Black Bridal Extravaganza plan to branch out into the mid-cities and Ft. Worth areas for the Spring show. By that time, White, who is an elementary school teacher, and her future husband, a Dallas police officer, will be close to celebrating their first

wedding anniversary.

Looking back on things during their two-year relationship, White admits, "I knew he would be the one... I really did."

***NOTE:** For those brides-to-be looking to do business with African-American vendors in the Metroplex area, the following is a list of providers to help you get started:

Uniquely U Weddings
Owner: T. J. Smith
(214) 330-LOVE

Outsources (specializing in invitations, etc.)
Owner: Francine Walker
(214) 228-3558

Simply Sewing
Owner: Billy Frye
(214) 224-3944

Jefferson's Photography
Owner: Bobby Jefferson
(214) 283-4748

The Dining Table (catering)
Owner: Cassandra Armstrong
(214) 224-8378

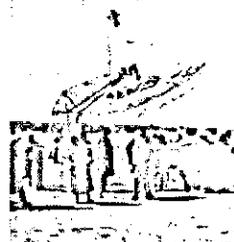
Lynn Frank DJ & Audio Services
Owner: Lynn Frank
(817) 572-7028

Arch of Elegance
Owner: Elsa Archangel
(817) 572-2724

Wedding Designs by Renaye
Owner: Wanda Turner
(214) 373-7083

Energy Park gets first solar power system

TU Electric took its place in the sun with the start-up of the first solar power systems planned for Energy Park. The two solar projects were connected to the electrical grid and carried to power lines that serve customers.



The projects are expected to give the electric company hands-on experience with the operation and maintenance of solar-generated power technology.

For more information call (214) 812-4087.

FOR YOUR WEDDING!

The Groom's Tuxedo Rental is

FREE!

All Others in the Wedding Party Save

\$10⁰⁰ Off Tuxedo Rental & \$5⁰⁰ Off Shoe Rental

Valid thru 5/31/95 with the Rental of 7 or More Tuxedos.*

FOR PROM NIGHT '95

High School Student Discount

\$20⁰⁰ OFF

PROM TUXEDO RENTAL

Valid thru 5/31/95 with complete tuxedo rental.*

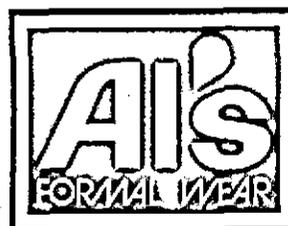


DUNCANVILLE

4353 Gannon Ln at Cockrell Hill

283-1289

DALLAS • CARROLLTON • RICHARDSON • PLANO
IRVING • GARLAND • OAK CLIFF • DUNCANVILLE
MESQUITE • FT WORTH • ARLINGTON • HURST



17 Metroplex Stores • Location Information: Metro 817/355-4444

*Present this ad to receive special offers. No other discounts apply.

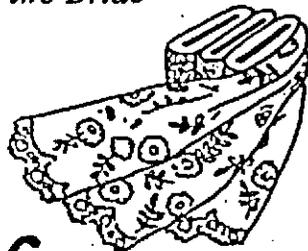
Bridal Fabrics & Laces

For the Bride, Bridesmaid & Mothers

Over 6600 Sq. Feet in our 12,600 Sq. Foot Store

Devoted Exclusively to the Bride

- Hundreds of fine fabrics & imported laces
- Incredible beaded laces & appliques
- Ready made veils, headpieces & accessories
- Dressmakers' names available



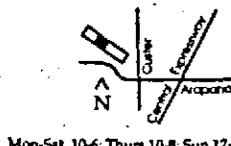
With this coupon
10% off
all regular stock

Kay

FABRIC CENTER

234-5111

518 W. Arapaho #113



Mon-Sat 10-6, Thurs 10-8, Sun 12-5

The largest locally owned and operated fabric specialty store in the metroplex.

Anonymously Yours, Inc.

The Most Unique Ladies Resale Boutique

Sales and Rental of
Bridal Gowns, Slips & Veils
and Tuxedos

Over 300 wedding dresses in stock
Sizes 0-22

Bridal • Mother of the Bride • Career & Casual
Holiday Attire • Resale & Samples
After 5's • Prom Gowns • Homecoming

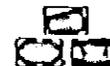
10% OFF Wedding Gown Purchase
(Cash Only)

Layaway Available

To Consign your Bridal Gown call for appointment.

341-4618

204 Abrams Forest S.C.
Mon-Fri 10-6 • Sat 10-5:30 • Sun 12-5



WOMAN BACHELORETTES 1995

If you would like to contact any of these women, forward your letters of interest to any of the bachelorettes in care of:

Minority

Opportunity News
2730 Stemmons Frwy.
1202 Tower West
Dallas, TX 75207

Your letters will be immediately forwarded to the respective party.



Miss Cassandra G. Armstrong
Age: 34
Occupation: Certified chef.
Hobbies: Cooking, traveling and eating wonderful food.



Miss Angelia M. Beavers
Age: 27
Occupation: Reconciliation clerk
Hobbies: Dancing, writing poetry and watching movies.



Miss Debra Brown
Age: 37
Occupation: Teacher.
Hobbies: Dancing, biking, aerobics and traveling



Miss Alondra K. Poindexter
Age: 28
Occupation: Professional athlete recruiter for sports apparel and member service rep.
Hobbies: Traveling, singing, and youth groups.



Miss Sherilyn K. Smith
Age: 23
Occupation: Carter High School clerk and Dean of Instruction.
Hobbies: Poetry and photography



Miss Temarra Bush
Age: 24
Occupation: Loan analyst.
Hobbies: Dancing, singing, reading and shopping.



Miss Cynthia D. Curry
Age: 27
Occupation: Professional realtor and owner "The Beauty Connection."
Hobbies: Reading and working with kids



Miss Dannie M. Willis
Age: 38
Occupation: Executive Correspondence Representative.
Hobbies: African American History, reading, writing and skating.



Miss Cinetrea Grace
Age: 30
Occupation: Freelance writer, producer and actress.
Hobbies: Performing arts, writing poetry



Miss Stephanie L. Sanders
Age: 23
Occupation: Full time student and money controller.
Hobbies: Physical fitness, music and fashion.

CALLING ALL BACHELORS

Bachelors, we know you are anxiously awaiting your turn. Well, get ready, it's coming next month. Get your May issue of MON for details on how you can be a featured Bachelor in the July issue of MON. We know your not shy. So get your pen and paper and respond to the Bachelorettes of 1995 by writing to them in care of MON.

Photography By Shar Washington

Congratulations to the twenty finalists for "Miss Bachelorette" 1995. Finalist were chosen based on their response to "Why I Love African-American Men." All the finalist will compete for the number one spot of "Miss Bachelorette" 1995. Miss Bachelorette will receive a cash prize of \$500, a year membership to Great Expectations Dating Service (G/E) and other great prizes. First and second runners-up will receive \$200 and \$100 cash prizes respectively and six month memberships to G/E. The Bachelors will be featured in the July issue of MON. And in August, we will present to you *live* the finest Singles in the Metroplex at the Bachelorette/Bachelor Showdown. There will be food, live entertainment, dancing and more. Partial proceeds from this event will benefit Toys You Can't Return, a teenage pregnancy prevention program; Our Brother's Keeper, an adolescent substance-abuse program; and the Jeffrey Street Leaning Center.

For more information, please contact Renee R. Jones, VisionQuest Marketing Solutions at (214) 933-4888.



by: Tal E. Jones

Tradewinds



Devlsa Ransom
The King Group
3131 McKinney, STE
450
Dallas, TX 75204
(214) 720-9046

Dallasite Devlsa Ransom has been named the Vice President of Account Services for the King Group, Inc., the largest African-American advertising agency in the State of Texas. By unanimous election of the Board of Directors, Ransom becomes the first officer to have been appointed outside the agency's primary organization. In her new position, she will take a more active role in day-to-day management of the company. Ransom began her career as an account executive three years ago.



Cassondra G. Armstrong
The Dining Table
Restaurant
1409 Ferndale
Dallas, TX 75224
(214) 224-8378

Cassondra G. Armstrong, chef and owner of Oak Cliff's Dining Table Restaurant, has been chosen as a national spokesperson for Lawry's Seasoned Salt. Ms. Armstrong was chosen because of the widespread recognition her restaurant has received over the past three years. Ms. Armstrong will be featured in nationwide radio advertisements beginning late April/early May. Augmenting the radio campaign, Ms. Armstrong was featured in the March issue of Ebony and will be featured in a print campaign in a leading national magazine.



Dr. Yvonne Ewell
Resolution Trust
Company
Thrifty Depositor
Protection Oversight
Board
Dallas, TX
(214) 824-1620

Dallas Public School Board Trustee Dr. Yvonne Ewell has been named to the Region 4 Advisory Board, Thrift Depositor Protection Oversight Board (TDPOB) for the Resolution Trust Company. As one of six boards, the Region 4 Advisory Board provides advice to the RTC on the disposition of real estate assets within the region. The TDPOB is responsible for the review of overall strategies, policies, and goals

of the RTC, and approves, prior to implementation, RTC financial plans and budgets.



Lamarr Vines,
General Manager
Clarion Hotel
1241 W. Mockingbird
Dallas, TX 75247
(214) 630-7000

Lamarr Vines has joined the Clarion Hotel as its new General Manager. He brings with him 20 years of expertise in the hotel industry. Mr. Vines is a recipient of the 1994 Hotel Association of Greater Dallas "Community Service Award," and 1993 Hotel General Manager of Dallas/Ft. Worth hotels. His responsibilities will include the management of this 350 room hotel and its day-to-day operations. For all of your hotel needs, Mr. Vines and his friendly staff are ready to assist you.



Willie Scott
Compass Banks
P.O. Box 4444
Houston, TX
(713) 831-5587

As a lender who has focused on the Dallas African-American community for the past ten years, MON salutes Willie Scott. In 1994, Scott placed 81 families into their own homes, most of whom were first-time buyers. Scott feels that it takes three things to make a good home loan- stable income, strong credit history, and move-in cash. His

knowledge of subsidy programs and the Dallas area have accentuated these placement procedures as well. Mr. Scott has committed himself as a pioneer within the housing industry to know which program fits the situation, who to talk to, where funding is available, and how fast they can move.

Compass Bank is an affiliate of Compass Bancshares, Inc. a \$9.1 billion bank holding company with 188 offices in Texas, Alabama, and Florida.

Comer Cottrel, Mittie Imani Jordan, Dr. Mamie McKnight & the late S. M. Wright Linz Award Nominees
901 W. Walnut Hill Lane
Irving, TX 75038

Four African-Americans have been nominated for the 1995 Linz Awards. The nominees are Comer Cottrel, Mittie Imani Jordan, Dr. Mamie McKnight and the late S. M. Wright. A panel of civic and business leaders will select the 1995 Linz Award winner from a slate of 23 nominees. Sponsored by the Linz Jewelers and the Dallas Morning News, and coordinated by the Sustaining Members of the Junior League of Dallas, the Linz Award luncheon will be held Thursday, April 13, 1995 at the Loews Anatole Hotel. All proceeds benefit the Junior League of Dallas, Inc. For more information, please call Anne Johnson at (214) 369-6026.



NATURAL SELECTION

Like thousands of other happy couples, Holly Clarke and Mike McCrow found each other easily and naturally, through Great Expectations. Here is their story.

Great Expectations

You can take the first step toward a fulfilling relationship.

Q. "Holly, before you joined Great Expectations, how were you meeting people?"
A. "I really wasn't. I had just moved here."
Q. "Mike, what was your impression of Great Expectations?"
A. "I liked how everything was set up at Great Expectation. Everything was organized. That made a big difference."
Q. "Holly, did your friends and family ask why you joined a video dating service?"
A. "I told them I couldn't find the right kind of people. When you date, it's awkward to ask someone, 'Are you married?' Have you been married? Do you want kids? These are questions you don't want to ask a stranger. With Great Expectations, you know a great deal of information before going out on a date. I've recommended Great Expectations to my friends. It's worked out very well for me."

SINGLES WE'RE ON A MEMBERSHIP DRIVE IN YOUR COMMUNITY!!!

Discover an approach to meeting compatible mates that resulted in more than a wedding a day last year. Mention Minority Opportunity News and receive half-price membership, throughout the entire month of March.

Great Expectations Confidential Profile Form

My Social situation is As Follows:
 I am new to the area
 I do not meet enough quality people
 I am too busy to look for people
 I have not been dating in _____ months

I Have Heard About GREAT EXPECTATIONS:
 A great deal because (please specify) _____
 A little bit
 Not until now

My Education Level is:
 High School
 Jr. College
 Master Degree
 Technical Degree
 4-year College/University

I Am:
 Not dating anyone I would consider for a long term relationship
 Dating someone who does not want what I want in a relationship

I Have:
 Never been married
 Been divorced _____ years _____ months
 Been separated _____ years _____ months
 Been widowed _____ years _____ months

My Annual Income is:
 Under \$12,000
 \$12,000 to \$15,000
 \$15,000 to \$25,000
 \$25,000 to \$35,000
 \$35,000 to \$50,000
 \$50,000 to \$100,000
 \$100,000 +

Are You Planning To Move in The Next Six (6) Months?
 Yes
 No
 If "yes," when? _____

My Primary Social Goal is:
 To date a lot
 A steady relationship
 Marriage
 I'm looking to transfer dating service. Tell me about your special offer.

Name _____
 Age _____ Male _____ Female _____
 Address _____
 City _____ State _____ Zip _____
 Phone-Home () _____
 Work () _____
 Height _____ ft. _____ in. Weight _____ lbs.
 Occupation _____ How long _____
 My typical work week is: 9 to 5
 afternoon thru evening
 late night
 My time is my own
 I am not working now

P.S. Don't forget to attend the Bachelorette Coronation April 8, 1995. Sponsored by Great Expectations

For more information CALL: 214 448-7900 or 1-800-499-8888 Mail/FAX your profile today! Fax: 214 448-7969 14180 Dallas Parkway, Suite 100 Dallas, Texas 75240



1425 N. DALLAS AVE.
LANCASTER, TX 75134
(214) 227 - 2131

First National Bank Lancaster Branch

In cooperation with
Transunion Corp.

Presents:

"A FREE LOOK AT YOUR CREDIT REPORT"

Friday, April 14th
11 am - 5 pm, main lobby

*Receive a free copy of your credit
bureau report and have
your questions answered by a
Transunion Representative*

Receive a free instruction booklet
So You Need A Loan? Your Guide To
Borrowing Money

Register for 3 \$100.00 Savings
Bonds to be given away

PUBLIC IS INVITED



MEMBER
FDIC

Home Improvement Loans Available for Low & Moderate Income Homeowners.

Is your house literally falling down around you? Does the ceiling leak every time it rains? Do the floors creak underneath you when you walk around the house?

If so, you may be able to get financial help for home repairs by applying for the FHA-Insured Title I Property Improvement Loans.

Under the program, approved lenders make loans from their own funds to finance property improvements. FHA insures the lender against loss if the borrower defaults. Credit is granted based upon the applicant's credit history and ability to repay the loan in regular monthly installments.

Once a loan is granted, homeowners must follow repair guidelines. Loans granted for single-family homes may be used for alterations and repairs to the home and for site improvements. Loans granted for multifamily homes, such as an apartment complex, can be used only for building alterations and repairs.

Loans granted for manufactured homes, that are classified as personal property, can be used for repairs to the home, and may be used for site improvements if the homeowner also owns the homesite.

Each loan carries with it a maximum amount. Single family home loans are limited to \$25,000; multifamily building loans are limited to an average of \$12,000 per living unit, up to a maximum of \$60,000; and manufactured homes classified as personal property have a loan limit of \$5,000.

When applying for the home improvement loan, you will need to bring the following items:

1) Completed loan application or plan to spend about 30 minutes to complete the application in the office. Application must include birthdate and checking/savings account balances.

2) Proof of ownership for the property to be improved.

3) Proof of income - including last two years signed federal income tax return; social security benefit statement; or recent payroll check stub is acceptable when applicant is not required to file an income tax return.

4) Proof of property insurance.

Property/home owners can take advantage of this opportunity to fix up their homes by applying for the Title I loan at an FHA-approved lender. Some lenders in the Dallas/Fort Worth area who are approved to make Title I loans include City Employees Credit Union (214) 324-0600; Park Forest National Bank (214) 553-0606; and FINA Employees Federal Credit Union (214) 750-2735. It is important to note that to obtain a Title I property improvement loan from a credit union, you must be a member of that credit union.

The Title I program is administered nationally through the Federal Housing Commission, a division of the U.S. Department of Housing and Urban Development. Locally, it is administered through the City of Dallas Department of Housing and Neighborhood Services. For more information on the Title I program or to request a loan application, call Patsy Paschall, Loan Service Representative, at (214) 670-3634 to schedule an appointment.

Class Reunion? Family Reunion? Team Apparel? Promotions?

Quality T-shirt printing
and design is now at
your fingertips!

We feature:

- Low Minimums
- Creative Design
- Fast Turnaround
- High-Quality Printing

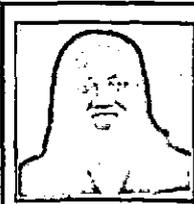
metro:

(817) 429-4966



M. Benjamin Designs
P.O. Box 152321
Arlington, Texas 76015

UNDENIABLE: Romancing the Black Reader



Angela
Washington-
Blair, Ph.D.

Okay, all you Francis Ray fans. The wait is over. Francis Ray's newest romance featuring a heroine and a hero of color has hit the stands! It is simply entitled *Undeniable* and is one of Pinnacle Books' "Arabesque" line of romances, all of which feature black characters in lead parts. Now is an exciting time in publishing history, what with seeing African-Americans on the cover of romance novels. Publishers widely distribute these books, making them easy to obtain from your local bookseller or discount store.

For those of you who don't know, Francis Ray is an accomplished local author who also has a career as a Nurse Practitioner for Dallas Public Schools. She speaks at writers' and librarians' conferences and she has published countless short stories, including a collection of three contemporary novels and a novella.

Odyssey Books, a black-owned company, published her first book, *Fallen Angel*, in 1992. That book officially launched Ray's career as a published writer. Her next book, *Forever Yours*, was published in 1994 by Pinnacle. In December of 1994, her story, "Sarah's Miracle," was included in an anthology of holiday romance stories featuring African-American characters. That story can be found in the book, *Spirit of the Season*.

Ms. Ray was recently featured on

"Good Morning, Texas." She discussed her latest book and told the hosts why there is a need for "ethnic romances." In a recent conversation with Ms. Ray, she stated that she "wanted to see herself reflected in the stories she wrote, and wanted to bring some of our rich and diverse traditions to the romance genre." That's terrific! All too often, I see "us" buying books by Danielle Steele or Sandra Brown and other white romance writers. Well, now we have the Francis Rays, the Mildred Rileys, the Anita Williams, the Anita Bunkleys, and the Margie Walkers to tell our stories.

Undeniable is a poignant, sweet, yet suspenseful, love story about Rachel Malone, an architect who runs her father's construction company, and Logan Prescott, a partner in a competing multimillion dollar construction company. Without giving too much of the story away, Logan and Rachel had a brief relationship eight years before the story begins. Due to family meddling and miscommunication, the two young lovers have a hostile parting.

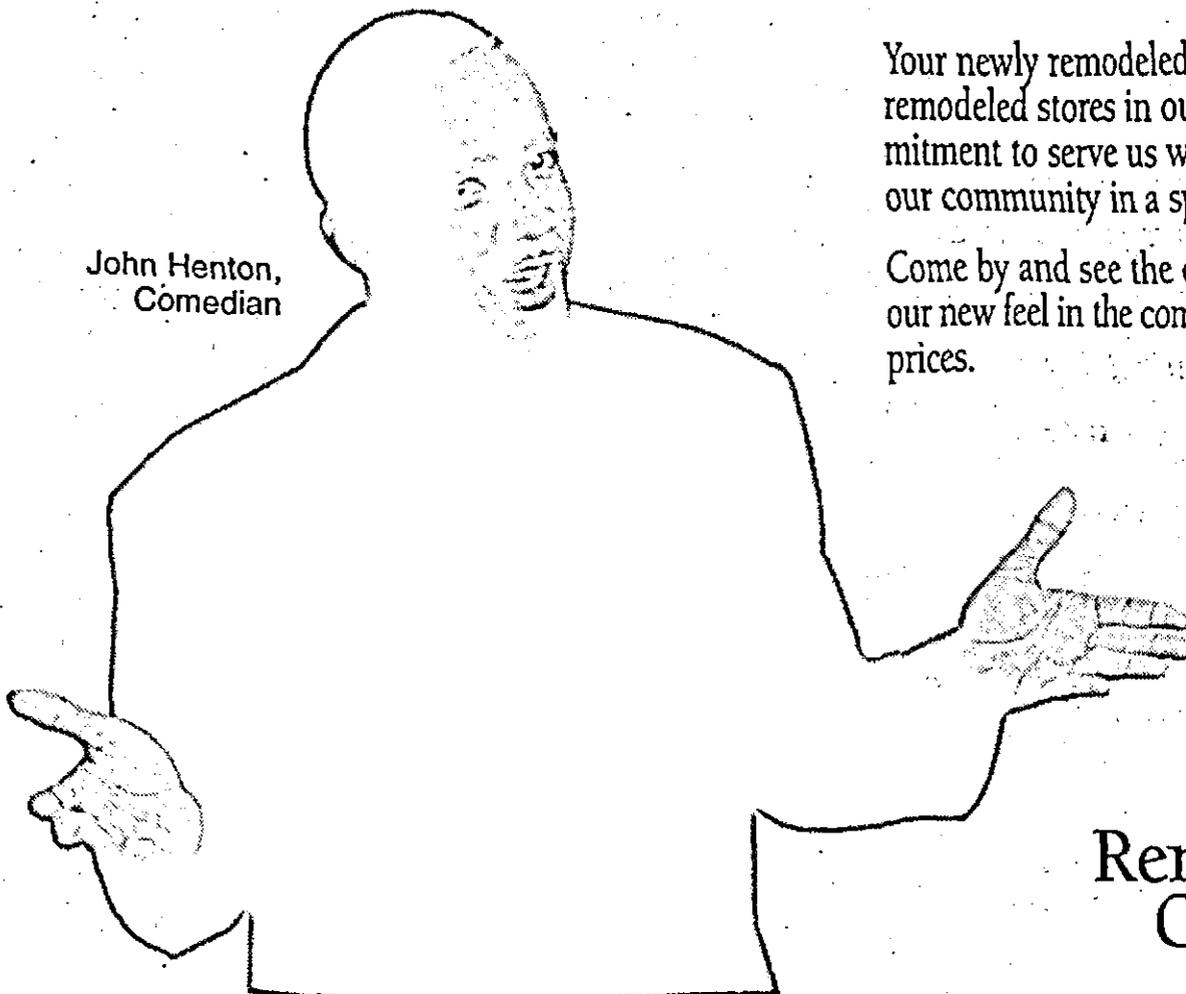
Now, eight years later, Logan reluctantly must return to Stanton, a small East Texas town to bid on a construction job. Whose company is he bidding

against? You guessed it! Rachel's. Logan wants revenge on her family, yet he still harbors intense feelings of love for her. What a bind! Rachel's character shows determination and stubbornness as she tries to make a go of the foundering construction company, please her obstinate father, and maintain some semblance of independence. How vulnerable she becomes when the one man she truly loves returns to her life. Together, Logan and Rachel must regain lost trust as they fight for their relationship and their very lives.

Add this well-written book to your list when you go shopping. Since National Library Week (April 9-15) is coming, it's a good time to begin a reading program. Of course, read Terri McMillan and Connie Briscoe. But don't forget our own Francis Ray! Be sure and check your newspaper to find the locations and times that Ms. Ray will be appearing and signing copies of her book. And for you budding wannabe novelists, the time is now — "our" books are in demand, so get writing! - [MON] -

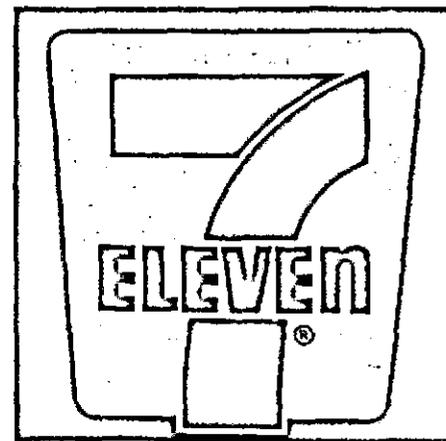
New Look. New Feel. New Attitude.

John Henton,
Comedian



Your newly remodeled 7-Eleven has it all. 7-Eleven has remodeled stores in our community. They've made a commitment to serve us with the very best and are reinvesting in our community in a special way.

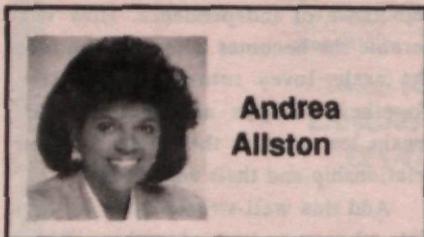
Come by and see the changes - our newly remodeled stores, our new feel in the community and our new attitude of lower prices.



Remodeling Stores In Our Community!

© 1995 The Southland Corporation

PAUS-WITH A PLAN FOR THE CAUSE



Andrea Allston

The advertisement or invitation is for a pricey event or bourgeois civic function. While contemplating if you can afford yet another \$50 for a chicken dinner, your associates remind you that "it's for a good cause!" Fund raising for nonprofit organizations is not new, and using it as a component of "cause-marketing" is on the rise among businesses. Is cause-marketing another buzz word for the '90's? Not really—but many businesses—from major corporations to the "moms and pops" are clearly using this marketing approach. *Advertising Age* reported in May 1994 that cause marketing had grown into a \$2 billion industry.

So why do businesses want to form an

alliance with a nonprofit organization? Well, not simply because it may be politically correct! Cause-marketing can help a business in building an identity. If well-executed, cause-marketing can help separate your business from the pack. It is also possible that cause-marketing can help heal a wounded corporate identity. Let's look at two positive examples of cause-marketing at work. The first is hypothetical, the second is real:

A family-owned cafe located next to a high school maintains its market share in an area of fast food chains. It holds an annual Rise and Shine Breakfast with some proceeds going toward the seniors' class trip. The owners benefit tremendously from this event that draws community leaders, students, parents and the media. Though the breakfast is only one day, the goodwill generated lasts well beyond the event. Each year, seniors try to top the previous class' "gift" and go to extraordinary measures in their promotion of the event.

When Spiegel's and Ebony joined forces for the E-Style mail-order catalog targeted

to African-American women, Spiegel's went a step farther with cause-marketing. Some of every order from the E-Style catalog benefits the United Negro College Fund.

Cause-marketing is a two-way street. It will not surprise me if I receive a direct request for support from the United Negro College Fund because of my inability to resist the temptations offered in the E-Style catalog. (I am a tad bit less guilty about my indulgences because my purchase is helping a great cause!) While the marketer can reap tangible and intangible benefits from this unique joint marketing effort, the nonprofit recipients can increase their reach into untapped markets.

How can you make cause-marketing good business?

- 1) Research the nonprofit market for a potential alliance and select an organization of genuine interest to you.
- 2) Consult your accountant and an attorney to review your proposed alliance plan before approaching your selected nonprofit.
- 3) Meet with the principals of the nonprofit to get agreement and ensure a match of goals and expectations.

Outline and agree on constraints and limitations approval of promotional materials for instance, before any public announcements.

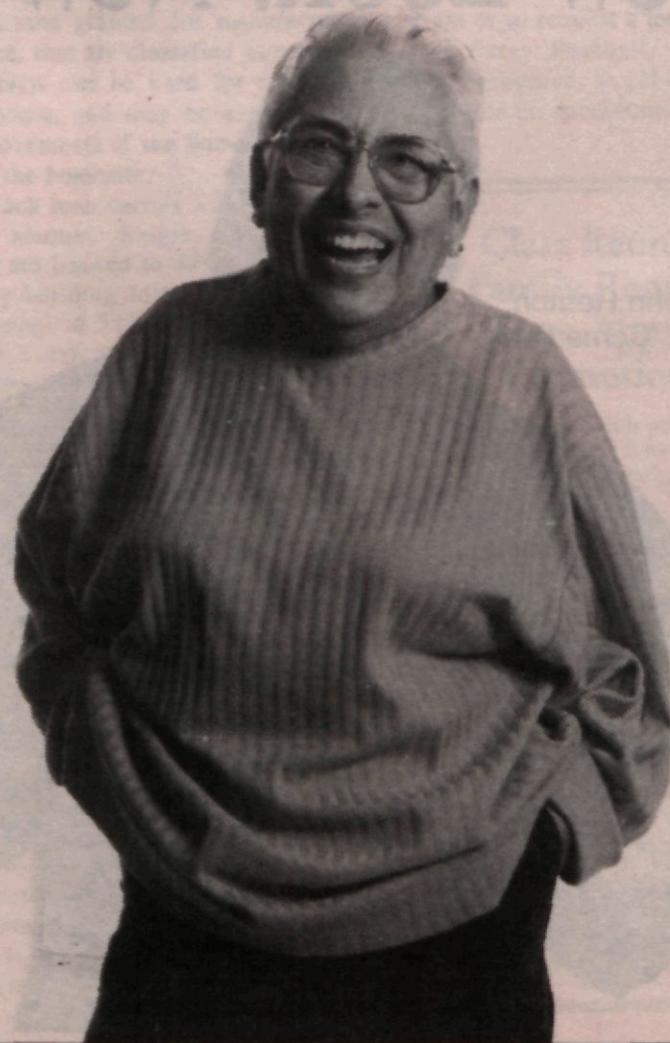
- 4) Approach your alliance as a relationship for the long term. (Your business may realize more harm than good if you constantly change your alliance.)

The key to success in cause-marketing, as in all marketing programs, is planning. They can gain extra mileage from natural tie-ins in products, promotional materials, and activities. Slogans and public relations that highlight both entities are ideal. Creativity and sensitivity can do much in making cause-marketing a "win-win" situation. Perhaps your company can begin a long-term relationship with a nonprofit organization that conjures up the same image as the positive alliance associated with Lou Rawls and the United Negro College Telethon. See you at the bank!

Andrea Allston is owner and president of APLOMB, a marketing and public relations firm in Plano, Texas. She welcomes your questions or comments at (214) 606-4252. -[MON]-

GENEVIVE MATA WON LOTTO TEXAS BY USING HER WOMAN'S INTUITION. (OF COURSE, USING QUICK PICK DIDN'T HURT EITHER.)

ONE DAY GENEVIVE MATA HAD A CERTAIN FEELING SHE'D WIN LOTTO TEXAS. SO SHE WALKED DOWN TO THE CORNER STORE, PLAYED A QUICK PICK AND ENDED UP WITH \$3.6 MILLION. NOW SHE'S NOT ONLY A GRANDMOTHER FROM SOUTH TEXAS, SHE'S ALSO ONE OF OVER 150 MILLIONAIRES AND STILL COUNTING.



HER SYSTEM:
QUICK PICK

WINNING NUMBERS:
8 12 23 29 39 44

FIRST THING SHE DID:
COOKED A BIG SUNDAY DINNER CELEBRATION FOR HER FAMILY

PRIZE: \$3.6 MILLION

HER CHECKS ARE IN THE MAIL!

by Andrea ALLSTON

Petite, proud, and pacesetter describes this Dallas entrepreneur! Ester Davis, the owner and founder of The Ester Davis Catalog, has been in business since 1988. Davis began her business after informally doing personal shopping for friends and associates. When her job began requiring regular travel to New York City, her friends and associates relied on her to select their cocktail dresses and career clothing.

Today, Ms. Davis reflects her eye for fashion in the offerings of The Ester Davis Collection catalog. This national mail-order boutique features gifts, collectibles, and books besides fashion. Her catalog is unique—highlighting elegant, affordable garments modeled by African-Americans. "My catalog targets the working woman who may be a wife and mother besides holding a high-profile position. She appreciates our personal touch and value-added services such as custom ordering and office delivery." Each edition presents fashion designs exclusive to her Collection.

Many models used in her catalogs are graduates of the Lace Glove Modeling and Etiquette Program. This eight-week Program,

founded by Davis to instill self-esteem in teenage young women, is an extension of her catalog business. The success of her Lace Glove program recently earned her consideration in a nationwide search for "Black Women Community Leaders" sponsored by the National Council of Negro Women and Quaker Oats.

A self-described perfectionist, Davis has found financing and delegating to be the greatest hurdles in continuing her business. Growing up in a small town with a strong sense of community had the greatest influence on her life. A divorce in 1990 at age 45 was a turning point. "I suddenly had to sink or swim. This was the first time in my life I was alone," Davis reflects. "My children were grown and gone and I had total responsibility for my home, the business and me!"

Davis' future plans include adding an African-American children's book division to her mail-order business and expanding internationally. Davis stays actively involved in community and church activities indicating "...my real interest is in results-oriented programs which advance our race and help our children." Despite a dizzying schedule, Davis jogs an average of six miles weekly and plays the piano as a natural tranquilizer.

Her advice to would-be entrepreneurs speaks of persistence. "Your carefully laid plans are not going to go as intended. Be willing to diversify, be flexible...and don't take no for an answer!"

TOP SECRET

FYI:

NAME: ESTER DAVIS

Birthplace:
Conroe, Texas

Last Book Read:
Capture Your Audience Through Storytelling:
A Guide for Speakers and Executives by Thelma L. Wells

My Friends Don't Know That:
"I can eat a whole chess pie myself!"

Favorite Food:
Baskin-Robbins' ice cream

Quote From Friend/
Business Associate: "In addition to being truly feminine, Ester is supportive and sincere in reaching back to offer guidance — particularly to young women. She's been an inspiration for me!" — Diance Grant, fashion designer, Ladie Di

The Ester Davis Catalog
World Trade Center
P.O. Box 58774
Dallas, Texas 75288
(214) 376-9000 Dallas area
1-800-998-8599



TOP SECRET

FYI:

Tracy Bell
Harry Bell Catering

NAME: Tracy Bell

BIRTHPLACE: Houston, Texas

LAST BOOK READ:
"Success Runs In Our Race"

FAVORITE FOOD:
Mexican

MY FRIENDS DON'T KNOW THAT:
"That I used to be a singer in a R&B band."



Tracy Bell - Harry Bell Catering

By Angela D. JONES

She's been "burning" since the age of 13. Shaped and molded into the image of her father, Harry Bell, it's off to Paris for this natural-born cook — to trail under the finest offering of international chefs in the world.

Part owner of Richardson-based Harry Bell Catering, Tracy Bell is pursuing a dream. On March 20th she will start her training at Paris' own Le' Cordon Bleu, the #1 ranked culinary school in the world.

Tracy, who will be the first African-American female to attend the renowned institution, took a tour of the school last September during a four-day excursion, and received her final acceptance to attend the school, this past November.

"It's a very intensive 9-month program with eight-hour days," says the 28-year-old. "A total of three African women have attended the school, but no African-American women.

"Needless to say," she adds, "I feel

very honored."

With her estimated tuition costs reaching into the twenty thousands, Tracy has been working feverishly to try to earn money to pay, not only tuition costs, but also for airline tickets, uniforms and equipment, and housing. For the most part, Tracy says, the funding is coming from her parents; however, some of the funds will also come from her loved ones and from her church, St. Luke Community U.M.C.

Upon her return to the United States in January, Tracy hopes to set up a scholarship fund that will allow more African-American men and women to attend Le Cordon Bleu to learn cooking "the French Way."

"I just want to be able to say that I went, came back, and sent someone else," says Tracy.

A long-term goal of Tracy's is to someday start her own restaurant or catering company within her native Texas. Those looking to make donations to help fund Tracy's dream can send their donations to:

Harry Bell Catering
940 E. Belt Line, Ste. 154
Richardson, TX 75081

Candidate seeks re-election

By Veronica W. Morgan

Carrollton's place 3 candidate, Mayor Pro Tem Shirley Demus Tarpley, hit the campaign trail early with a message she believes will benefit citizens if she is re-elected on May 6.

"I'd like to see the city build a fiber optic highway that will give every resident in Carrollton the opportunity to gain access to information and services," Tarpley said.

The "inflation-proof system" that Tarpley speaks about would provide a pathway for Carrollton residents to navigate information from all over the country by the touch of a button from their computer, television or telephone.

Supporters of the project, called Virtual Right-of-Way, says the estimated cost for connecting Carrollton's 35,000 homes would be in the neighborhood of about \$42 million. The plan for funding is expected to come from revenue bonds issued by the city which will prevent the project from becoming a tax-base mechanism.

Although the council has approved pursuit of the concept, the information has not been presented to the public because cable negotiations are currently tied up in executive session.

"Telephone companies and cable companies are regulated by laws and we aren't able to cross the lines just yet," says Tarpley, "but we have this technology right here now; most people just can't visualize it."

Virtual Right-of-Way would allow mom and pop businesses to make their services available throughout the country; it will allow a Carrollton resident to sit at home, play a game with someone in West Dallas, and feel like they are in the same room.

"You will be able to call up your doctor and he can perform an examination of you virtually on the phone because the fiber optics will provide an interaction on both parts," assesses Tarpley. General Electric, TCI Cablevision, GTE, MCI, and other large and small corporations can buy bands as part of the project and residents will have the choice of deciding on the personalized products, service or information that suits them.

Hal Thomas, the former chairman and staunch supporter of the project, says Carrollton residents need an infrastructure like Virtual Right-of-Way.

"We need a means where small business people can have accessibility to services nationwide.

"Such a project like this can do for the American economy what the Interstate highway has been able to do," says Thomas.

Thomas also said the City of Carrollton need only to build the infrastructure that connects every living room to a common point, like city hall. "Residents should note however, that the city will not be the service provider."

The concept of the project received the green light from President Clinton and Vice President Al Gore last year.

In a letter mailed to facilitators of Virtual Right-of-Way, President Clinton stated that the idea would allow every home in Carrollton access to white house news information.

"I believe this is a revenue opportunity for the city and it will lessen the burden of property taxes and other taxes that the citizens have to pay," says Thomas.

Councilwoman Tarpley hopes to be able to present the information to the public in the near future.

Another issue that Tarpley says has weighed heavily upon her, concerns hosting a woman's celebration day or week.

"I want to set up a time frame in which we honor not only pioneers but modern women who are doing something constructive for the community," she said.

The Place 3 candidate says she wants to see the city finish the work on the Corridor Plan, designed to beautify Carrollton by re-doing the lights, adding flowers, trees, and other changes.

"We also have prime land in the city that we think will do well as a commercial base," she said. "We are getting ready from our Land Use

Plan to make sure that the streets and highways are there so we can push for that."

Tarpley plans to push for getting another library built. "Our readership here makes us the third busiest library in the entire country, so we need another facility."

The candidate plans to address issues regarding needed repairs on streets and sidewalks. Her hope is to get enough money in the fund to fix the cracks, holes, and chips along the sidewalks that makes it impossible for jogging or any other outdoor exercise.

Tarpley is being opposed by a gentleman who has lived in the city for four years and in the district one month before filing to run. His contends, as stated in the city's local paper, that the incumbent as a "weak link."

But the 53-year-old candidate has little concern that her opponent will be able to win the votes as the Place 3 candidate. "He ran previously and lost (by a) 2-1 vote, so he decided to move into my district thinking I would be the weaker link because no one ran against me."

Tarpley has lived in Carrollton for the past 30 years and teaches keyboarding at Newman Smith High School. She has two children, both college graduates.

Her interest in running for city council stemmed from a group of citizens who approached her back in '89 and asked her to run.

"I've always been an outspoken person and I don't mind speaking out because I'm not one to fear political pressure.

"The fact that I have lived, worked and been involved in this community for over 25 years should say a lot about me," says Tarpley.

Election date is May 6. The polls will open at 7 a.m. and close at 7 p.m.



Elect Ken Green

Dallas City Council District 7

DEDICATED. DETERMINED.
VISIONARY.

BRINGING PROGRESS TO DISTRICT 7.

For more information, contact:
Ken Green Campaign Headquarters
2617 Martin Luther King, Jr. Blvd, Dallas, Texas 75215
or call: (214) 426-1142



Paid for by Ken Green for Dallas City Council, Charles Cole, Treasurer, P.O. Box 152223, Dallas, Texas 75315-2223

SEWELL VILLAGE OLDSMOBILE PONTIAC GMC



Tommy White, III, James Barker, Larry Foster

214-350-8000

7474 Lemmon Ave • Dallas



ALL TEMPS
Personnel Service, Inc



"We DO IT ALL"

▽ TEMPORARY ▽
▽ PAYROLLING ▽
▽ PERMANENT PLACEMENT ▽

DALLAS
2606 MLK Blvd., Suite 222
(214) 426-0091
(214) 426-2861 Fax

HOUSTON
3730 Kirby Dr., Suite 1225
(713) 831-6878
(713) 831-6884 Fax

"24 HOUR ACCESSIBILITY"

THE CANDIDATES SPEAK

As the May 6 mayoral election approaches, the prime candidates running for mayor of Dallas are staking out their positions and sharply defining their views on the issues.

The Minority Opportunities News recently sent out a questionnaire to all the mayoral candidates. We endeavored to provide each candidate an opportunity to speak on a cross-section of issues that we felt would be of interest to our readership.

Q: What do you see to be the single most important issue facing you should you be elected mayor of Dallas?

Ron Kirk: The single most important issue facing this city is economic development. The lack of quality jobs in the city of Dallas as well as opportunities for small business entrepreneurs directly impacts our ability to reduce crime.

Darrell Jordan: The most important issue to all of us is safety. We must be safe in our homes, safe at school, safe at our jobs, safe everywhere. We need to do all we can to increase the number of police officers so that all areas in the city can be fully protected. Crime knows no district lines.

Domingo Garcia: The most important issue in this campaign is crime. My goal is to make Dallas America's safest city.

Rufus Higginbotham: The single most important issue is whether Dallas will provide the national and worldwide leadership that is needed at this point in the history of mankind.

Billy Jack Ludwig: The single most important issue facing the city of Dallas that [is] facing me upon being elected mayor is a problem nationwide. The bringing of the races together as one voter and citizen regardless of color, gender, country of origin. I am the only candidate that can do this as I know all politicians, business leaders, preachers from all races; Zan Holmes and myself are looking at a seminar to bring 150 plus folks from all races together to try and solve this problem.

Bill Simpson: Money

Q: Like Most large cities, Dallas needs inner-city economic development (with "inner city" being an euphemism for minority neighborhoods). How do you plan to approach this "key" issue and do you see the "Dallas Plan" being a major contributor to it?

RK: If elected mayor, I plan to encourage growth of small and medium-sized businesses in the inner-city. If we spend as much time and resources helping 5,000 small businesses as we do recruiting the five Fortune 500 companies, we'd get double the dividends. The Dallas Plan is an excellent blue print for the future of our

city.

DJ: We can strongly encourage businesses to build or move to southern Dallas, so people can work close to their homes. Good projects that bring jobs with futures are needed, not just minimum wage jobs. Job training and education can be made more available for those who need it. The Dallas Plan is good for long term planning, but we can't wait to begin our commitment to South Dallas development.

DG: The keystone of my economic plan for the next four years is implementation of the Dallas Plan. As a council member I worked on developing the plan and believe that it places great emphasis on the inner-city development.

RH: If Dallas provides this leadership, the whole city will grow together, not only the inner-city, but the outer-city, in fact, the whole metroplex. The Dallas Plan, in my opinion, missed the boat in this whole affair.

BJL: I was appointed by ex-mayor Jack Evans to the study of East, South, West Dallas along with Oak Cliff as co-president along with Tony Davis, founder of Dallas Weekly, now dead. We suggest more enterprise zones, more store front police, development of South Dallas airport.

BS: With the Word of God. God's plan will prevail.

Q: What are your views on crime, specifically the reduction of it and the effective prosecution of persons committing criminal acts? Do you have a specific agenda?

RK: We need to aggressively attack our crime problem. As mayor, I will do all I can to support our law enforcement officers so they can do their jobs. During my tenure as the city's legislative advocate, I led the fight for the "Texas War on Crime" legislative package. The package included more police pay, neighborhood

storefronts, Crime Watch, and community-based policing. I also facilitated the donations of one mobile van and a automatic fingerprint system to the Dallas Police Department.

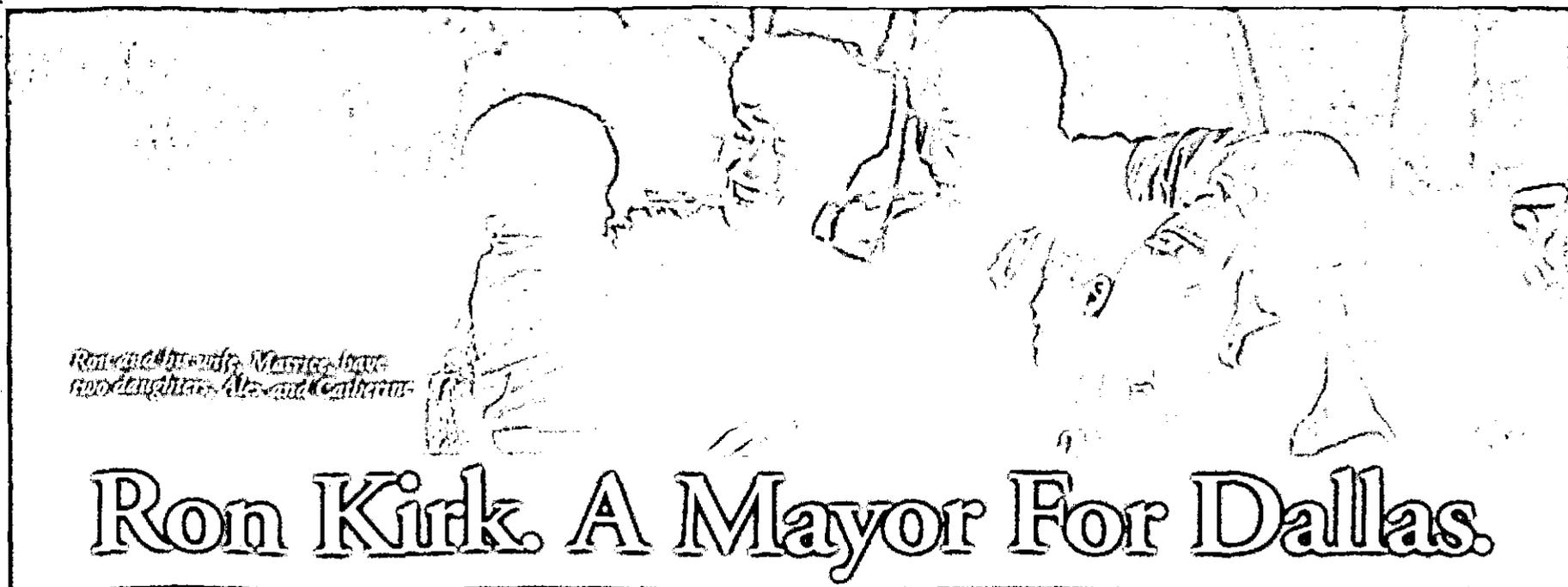
DJ: We can reduce the incidents of crime by implementing some of Chief Click's initiatives, such as neighborhood policing and increasing the complement of police officers. Prosecution must be swift and sure, but is the responsibility of the county, not the city.

DG: (Editor's Note: Mr. Garcia has put together a comprehensive program that includes the following: Gang prevention; liquor stores; drug houses, crime watch; mobile storefronts; stalking ordinance; graffiti ordinance; sexual offenders ordinance; tracking device (for convicts on probation); crime watch channel)

RH: Crime is the result of uneducated people. The answer to crime in the city of Dallas is education. I visited with the Educational Director of National Aeronautics and Space Administration in Washington a couple of weeks ago. Our agenda is to get the DISD on Internet with NASA, and at some point in time to even have NASA headquarters here in Dallas; to thus have Dallas have the best educated system in the country and in the world. Then, we can reach every scientific and technological frontier that NASA offers.

BJL: My agenda on crime is to lobby to reduce the age of being tried as an adult to 14 years of age. No more parole until three quarters of the sentence is served. Life sentences for major drug dealers with no parole. Education is the answer to all criminals. No job unless your educated. I came out of the slums, being born very poor. But education put me where I am

Continue next page



Ron Kirk. A Mayor For Dallas.

- As Texas Secretary of State, ran what many consider the fairest elections in Texas history

- As city's chief legislative advocate, led the campaign to pass tough new criminal justice laws under Mayors Starke Taylor and Annette Strauss

- General Counsel, 14-1 Campaign Committee

- Championed passage of laws to repair existing housing for the economically disadvantaged

- As Chairman of the General Service Commission, increased minority and women-owned business contracts from \$21 million to \$590 million

- As President of the Dallas Zoological Society, cut costs, created a long-term growth plan and led the fund out of debt

- As first Chairman of the South Dallas Fair Park Trust Fund, established a solid foundation for future growth

- Served as Director of the Cotton Bowl, State Fair and African-American Museum

- Partner, Gardere & Wynne

VOTE MAY 6.

Early-Voting
April 17-May 2

For a ride to the polls,
call 969-9077



Paid for by Ron Kirk Campaign, 3232 McKinney Avenue, Suite 855, Dallas, Texas 75204. Phone 969-9077

Continue from page 37

today, along with good morals and a desire to improve my standing in life.

BS: Stop the war between the police and citizens. Build more people and less jails.

Q: Obviously, the upcoming mayoral election is unique in that it involves candidates that represent the three major racial groups in the city: Anglo, Hispanic, and African-American. What significance do you see in this?

RK: This mayoral election is unique in that it forces the three candidates to build coalitions across racial and economic lines. Our campaign has achieved this goal by bringing together a diverse group of individuals who represent a cross-section of our community.

DJ: I am running for mayor because I am frustrated with the lack of leadership in this city, not because of my color, gender, or political ambitions.

DG: It is significant that Dallas is finally putting the race issue behind us. I strongly believe that voters will support my campaign for mayor because I am the best qualified and experienced candidate and not because of the color of my skin, or ethnic background.

RH: We are past, thank God, the ethnic and racial considerations of the past. When we have our program and embrace it with NASA and rename NASA the ISA (International Space Agency), hopefully located in Dallas and involving all the countries of the world -- when we get busy about that, race disappears.

BJL: It means that all races are now approaching the goal that all races are equal, though I'm against using the word "race" on anything. I say the candidates running for office are "so & so." Let the best qualified candidate win.

BS: A leader must not prefer one race above the other. Care for everyone equally.

Q: Fair Park has long been a vital aspect of the city and is now in a state of decline. Do you have any initiative to refurbish this "icon" of Dallas and by that revitalize the surrounding area?

RK: The Unified Funding Plan, which has been endorsed by the entire Fair Park community and the city council, is a step in the right direction, and a plan I fully endorse. The bond issue that will be on the ballot in May will provide funds for renovations and I fully support the plan as currently proposed.

DJ: We must not allow our core assets to continue to deteriorate. I support the proposed bond funds for Fair Park for immediate stabilization and preservation, as well as the Unified Funding Plan to promote long-term revitalization.

DG: I strongly support the Dallas Bond program that has public dollars as well as private matching funds for the renovation of Fair Park.

RH: Fair Park, as well as all the other neglected aspects of our city, will be renewed and revitalized along with the educational and industrial heart that we plan to bring with NASA, with DISD, and with the industrial aerospace giants. After the election, I will be visiting with Boeing, Martin-Marietta, and Grumman to see how we can work with them and make each and every citizen of our Dallas a productive member of this technological and scientific frontier, involving us all in this historical turning of mankind.

BJL: Fair Park is a top priority to bring back its original shape. It will generate a lot of money for our city, not to mention a plus around the world for our city, being home to the largest fair in the world.

BS: Let responsible people in the community have an important voice in what goes on there.

Q: To what degree do you feel the City of Dallas should fulfill the responsibility of keeping the major sports teams (most significantly the Mavericks) here in Dallas? Regarding Reunion Arena, do you support renovating it, or do you think we should build a new sports arena, and why?

RK: The City of Dallas should make every effort to keep the major sports teams in the Dallas city limits. The teams generate revenues for the local economy. How would we make up for this loss of revenue? The loss of revenue would adversely affect businesses (i.e., hotels, restaurants, and shopping malls). The city will continue to assume liability on the debt owed on Reunion Arena whether the teams stay in Dallas or not. Our major objective should be to keep our two major sports teams in Dallas and to find the best financing method that does not put any additional burden on the taxpayers.

DJ: We need to keep any and all business we can in Dallas. For that reason, I want to keep our sports teams here, I recommended some months ago that private funding should be sought, as has been done in many cities elsewhere quite successfully. The city could then do the infrastructure needed, but not be committed for anything else.

DG: I believe that we must work on keeping both teams downtown. I support a new arena that would be 100% funding by private dollars with the city providing basic infrastructure. Any new arena that required new taxes or a tax increase should be put to the voters of Dallas.

RH: Sports and sports arenas are just an adjunct, a diverse activity to what should be the real concentration -- and that is the industry, the schooling, the learning, and the going, and the leading of our nation, and this meaningful and productive, cohesive area that I have mentioned.

BJL: My position on Reunion Arena issue is as follows: 1) Don't tear it down. We form a non-profit corporation and turn it into a youth center. Run busses 24 hours a day from all areas of town free. Local & national companies would gladly contribute money to pay off this debt as all donations are 100% tax deductible. Put up the new arena at cost of \$150 million. Let Mr. Carter put in his \$69 million. But he gets his money back like the city does. 2) Let him & Mr. Green (Stars owner), pay the whole \$150 million. 3) Sell stock in seating like the Cowboys did on Texas stadium. Any financing by the city in a revenue bond that cost our citizens nothing.

BS: Personally, I don't think the people should foot the bill, but let's allow the people to make that decision.

Q: What are your views on developing and/or maintaining programs throughout the city that will ensure the availability of positive activities for young, inner-city kids?

RK: I feel that maintaining organized programs throughout the city such as soccer, football, basketball, and swimming pools opened until midnight will ensure the availability of positive activities for our children and build their self-esteem.

DJ: One of my goals is to provide a place for kids to learn to be a member of a team -- not a member of a gang. Swimming pools and recreations centers provide recreational opportunities, while libraries offer educational ones. Getting computers into the libraries would put a computer in a child's hand -- not a gun.

DG: I supported an after school tutoring program and sponsored a resolution to keep our recreation centers open till midnight during the summer.

RH: I don't know exactly what you're talking about, about maintaining programs that will ensure positive activity. There is no greater program on earth than education -- DISD. These park programs, swimming programs, and all these other play programs -- they're not REAL programs. What kids want is knowledge, and what we have to do is get the DISD to give these kids the knowledge, the potential, the things that they're really interested in. You know, kids are interested in space; they're interested in going someplace, and then they learn that there are no opportunities for this. We are going to offer this through NASA, through educational system; we're going to stimulate these kid's learning processes and those are the activities -- brain activities. The other play activities are simply adjuncts to this brain development that all kids are interested in and want down deeply to do.

BJL: We must get kids off the street and into activities that are positive. Having this youth center at old Reunion Arena is the partial answer.

BS: Don't stop them, but keep these programs and add biblical teaching to it.

Q: Why should the people of Dallas vote for you as mayor?

RK: I have a proven track record of the ability to work with diverse groups of people to successfully move toward a common agenda. I will work to ensure that we honor our commitments to our arts and cultural institutions that play such a prominent role in our economic development strategy, and are a part of our best hope to bridge cultural barriers. Finally, I have a strong sense of humor, the courage to make tough decisions, and the ability to get people to work together.

DJ: I will provide independent leadership. I have not been anointed or recruited by any special interest group. My only responsibility will be to the citizens of Dallas.

DG: I am the only candidate for mayor who has the experience to hit the ground running the day after the election. I am also the only candidate who has a plan to make Dallas the first supercity of the 21st century. Also, as Mayor Pro Tem elected by all 14 council members, I have shown that I have the proven ability to bring this diverse city together.

RH: I am the only one that is offering such a thing as this. I understand Ron Kirk likes the whiskey and beer business in Dallas and Domingo Garcia promotes houses of prostitution out in his district. You know, I'm not talking about that kind of business. I want meaningful business, meaningful education -- and that's how I'm different from the other candidates and that's why the people ought to go with our program.

BJL: I am a life-long businessman, living here all my life. The City of Dallas is a \$1.1 billion business and therefore must be run as a business. It'll take a seasoned businessman like myself. My opponents are mostly lawyers who have no experience in business at all. If you want common sense to be messed up, get a lawyer. To prove a point, look at our federal government, which is almost 100% lawyers. Or look at our present city council, that has 3-4 lawyers on it and we sure don't need any more to further screw up an already screwed-up bunch of city councilmen.

BS: Because God has anointed me to be mayor of Dallas.

This Ad Should Move A Lot Of People.

But don't worry. No big pull on your heart strings -- or your purse strings for that matter. Not with Compass Bank's Home Ownership Program.

It offers more flexible approval guidelines. And requires less money up front and lower monthly payments.

But it's not for everyone. Stop by and talk with one of our loan officers about program eligibility and how you can qualify. You just might find it to be a moving experience.

 **Compass Bank**
Our Prime Interest Is You.

For Information Call: Willie Scott 705-4372



COUNCIL RACES HEAT UP

by Chris PRYER

May 6 elections are drawing near and many African-American candidates will be vying for city council seats. While the mayoral race has taken center-stage, five of the fourteen districts represented in city council will feature African-Americans either seeking to retain their seat on council or unseat the incumbent.

The most intriguing of the five district races is the Sandra Crenshaw - Al Lipscomb face-off in District 8. Ms. Crenshaw, whom Mr. Lipscomb in the last election heartily endorsed, took over his council seat when terms limit forced him out two years ago.

District 5 should provide a hard-fought, down-to-the-wire battle with Vincent Hall challenging the incumbent, attorney Don Hicks. Mr. Hall is a telecommunications manager and community activist. (Mr. Hall, whom we featured in our March issue, is being endorsed by MON.)

The other candidates running in District 5 are Jurline Hollins, a community volunteer, and Chester Lee Owens, a barber.

Kenneth Green is opposing Charlotte Mayes, currently representing District 7. A small businessman and community activist,

Mr. Green's candidacy, according to his campaign people, "is being launched from a community mandate to improve the quality of District 7 representation." (Charlotte Mayes is the subject of Thomas Muhammad's commentary in this issue.)

Marvin Crenshaw, a community volunteer, is also seeking election to city council for District 7

The most wide-open competition may be in District 6, where five other candidates will challenge incumbent Barbara Mallory. Taylor Brannon, a newsletter publisher, Artie Faye Giles, a special education aide, and Julia Sepulveda, community volunteer, are all registered opponents who are making their first run at council.

Mattie Lee Nash is a former council member who defeated Ms. Mallory in her first attempt at election to council. Felicia A. Daughtry is a write-in candidate.

Larry Duncan, city council representative for District 4, is facing Gaylon R. Harrison, a 23-year-old office manager. Mr. Duncan, a computer consultant, brings experience and impeccable credentials to the table in his bid to win another term in council. [MON]-

Times are right for low interest home improvement loans. Interstate National Bank plans to greatly expand its lending in this area.

Interstate National Bank Program features the following:

- RATES:** Plan 1: 8% - 3 year note - up to 15 year amortization.
Plan 2: 8.95% - 5 year note - up to 15 year amortization.
Plan 3: 8.75% - 5 year note.

For loans under \$25,000:
No origination fee
No prepayment penalty
No credit report fee
No title policy fee

Loans over \$25,000 are subject to applicable fees. Loans less than \$10,000 are subject to 5 year payout.



For a quick response, borrower should provide the following:

1. Home Improvement loan application.
2. Current personal financial statement.
3. Copy of deed to your property
4. Copy of hazard insurance policy
5. Copy of contracts between contractor and borrower
6. Name and address of first mortgageholder on the property
7. Current loan balance and account number of first mortgageholder on property.
8. Current tax appraisal on home
9. Copies of necessary building permits.

You should not have any work done nor material delivered before ever signing closing documents.

Two day approval from receipt of above information. Improvements to be included in the program includes air conditioning, fencing, kitchen remodeling, bathroom, extra rooms, swimming pools, etc.

Call J. Lanky Randolph or Cindy Weatherly for more details. Rates are subject to change at the end of the term. Renewal rates of plans 1,2 and 3 will be at Wall Street Journal Prime + 2 - 2.95, +2.75% for each plan respectively.

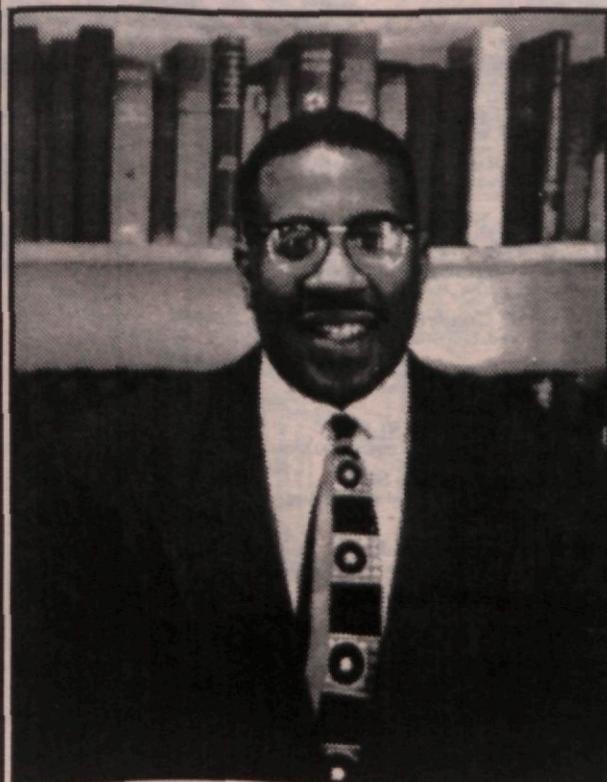
*Program and terms subject to change

(214) 320-1994

Member FDIC

Equal Housing Lender

"STAND TALL" with Vincent Hall



for Dallas City Council District 5

Election Day May 6th
Early Voting April 17th-April 29th

ENDORSEMENT LIST (PARTIAL)

- | | |
|---------------------------------|----------------------------------|
| HON. JOHN WILEY PRICE | ATTY. & MRS. L. A. BEDFORD |
| DR. & MRS. E. K. BAILEY | DR. & MRS. DERRICK HARKINS |
| MS. JOYCE ANN BROWN | ATTY. JAMES BELT |
| DR. & MRS. FOSTER KIDD | DR. & MRS. MYRON WATKINS |
| DR. DAN & ATTY. MARIA JONES | MR. & MRS. DANIEL P. WHITFIELD |
| MR. & MRS. ARIC COOPER | MR. & MRS. ROBERT ANDREWS |
| MR. & MRS. TAYLOR AUGUST | ATTYS. ANTHONY & WANDA HIGHTOWER |
| MR. & MRS. CHARLES PRICE | MR. & MRS. PHILMORE PETERSON |
| MR. & MRS. ALBERT BLACK | MR. CARLTON HALL |
| MR. & MRS. JOSEPH COOPER | MR. LAVERNE L. HALL |
| MRS. BARBARA BARDWELL | DR. & MRS. JOSEPH CARLOS |
| MRS. PATRICIA CLARK-WEBB | MR. LONNIE MURPHY |
| MR. MARTY & DR. VEURMER EDWARDS | REV. AUDREY FRANCIS |
| MRS. BONNIE S. GATES | MS. CAROLYN HOWARD |
| REV. HARRY S. WRIGHT III | MR. & MRS. AL STOKES |
| MR. THOMAS LOYAL WADE | MR. & MRS. ANDRAE RHYNE |
| MR. A. B. HOLT III | MR. EARL GORDEN |
| REV. & MRS. RONALD JONES | MR. & MRS. JESSE GREEN III |
| MS. CHERYL SMITH | MR. & MRS. VERNON PRESTON |
| MR. JOHN WOODS | MR. & MRS. BRADY WILLIS |
| MR. & MRS. ALEX WOODLEY | DR. KEVIN E. COWENS |
| MR. CURTISS NEAL | MR. & MRS. ALPHONSO HARDEN |
| MR. & MRS. ZACK THOMPSON | REV. & MRS. Z. R. FIGURES |
| DR. TANYA RAGGIO | MS. ROSILAND DICKERSON |
| MR. & MRS. CHARLES GARCIA | MR. & MRS. CHARLES JOHNSON |
| MR. ALLEN ENGLISH FIGURES | MR. & MRS. DOYLE AUSTIN |
| MR. & MRS. RICK ELDREDGE | MR. & MRS. CLIFFORD LOGAN |
| MR. & MRS. RICHARD WATKINS | MR. KEVIN PENDELTON |
| MRS. MAURINE MCINTOSH | MS. ANNA SCALLION |
| DR. JOYCELYN KIDD | MR. H. L. VANBOLDEN |
| MR. & MRS. BERNARD WILLIAMS | MRS. CAROLYN ROBERSON |

VINCENT HALL IS CONCERNED ABOUT AND COMMITTED TO:

- ECONOMIC DEVELOPMENT
- YOUTH INTERACTION AND INTERVENTION
- FAIR HOUSING AND CODE ENFORCEMENT
- SOUTHERN DALLAS AIRPORT
- NEIGHBORHOOD/COMMUNITY POLICING
- CITIZEN INPUT

VINCENT HALL IN COMPETENT

PAST AFFILIATIONS INCLUDE:

- VICE-CHAIR MLK CENTER ADVISORY BOARD
- BIG BROTHERS/BIG SISTERS BD. OF DIRECTORS
- SSC DEVELOPMENT AUTHORITY BOARD
- CWA #6215 STEWARD AND NATIONAL DELEGATE
- UNITED WAY LOANED EXECUTIVE - 2 TERMS
- DPD TRAINING DIVISION ADVISORY COMMITTEE
- DALLAS COUNTY GRAND JUROR

PRESENT AFFILIATIONS INCLUDE:

- CHAIRMAN DALLAS TELCO CREDIT UNION
- CO-CHAIRMAN DISD SCHOOL OF THE FUTURE
- HOLMES STREET CENTER FOR TROUBLED YOUTH BOARD OF DIRECTORS
- DPD POLICE CHIEFS COMMUNITY ADVISORY COMM.
- NUMEROUS OTHER COMMUNITY ORGANIZATIONS

PERSONAL

- MARRIED TO REGEINA HALL, TWO CHILDREN
- DEACON - NEW HOPE BAPTIST CHURCH

P.O. Box 763924 Dallas, TX 75376
Dr. Dan Jones - Treasurer

Pol. Adv. Paid for by the Committee to Elect Vincent Hall

Fort Worth City Council Races

During the four years that he served on the Fort Worth City Council, Eugene McCray estimates that he spent nearly fifty hours per week tending to municipal affairs. He sat through meetings. He investigated citizens' complaints. He orchestrated construction of a new clinic in his district, he said. Then, he was ousted. McCray, who defeated long-time councilman Bert Williams in 1989 for the District 5 seat, was in turn toppled in 1993 by Fort Worth minister McKinley Jackson, a political neophyte. Jackson's defeat of McCray was one of the most-talked about political upsets of 1993, some said. Now, two years after yielding his seat to Jackson, McCray is back. He is one of five candidates, including Jackson, who is seeking the District 5 post.

"People came to me and said, 'We made a mistake. We need you back,'" said McCray. "It took me almost two years" to decide to seek reelection. Some political analysts say the District 5 race, which includes five African-Americans, is one of the hottest among the Fort Worth council races. "I know there is a lot of speculation about McCray coming back," said former Dallas/Fort Worth Airport Board director Vernell Sturns, who lives in the district.

That was before he (McCray) filed," said

Sturns. Several district residents made comments to him, he said, "that this was going to be an interesting race." The District 5 post is among nine, including Mayor Kay Granger's, that is up for grabs. Voters will go to the polls on May 6.

In the other race for a seat representing largely African-American communities, Mayor Pro-Tem Virginia Nell Webber faces three opponents, Huxie Wilkins, Kenneth Timms, and Eunice Givens, in her bid to retain her District 8 seat. Wilkins, 44, is a regional manager for a Dallas firm and Timms, 47, is a disabled veteran, according to Fort Worth city election records. Neither returned phone calls made to their homes on March 28 and March 29. Givens, 56, said she is a concerned homeowner seeking to unseat Webber because she cares. "I care about the condition of my neighborhood, its revitalization, crime, boarded-up houses," said Givens. "It's one thing after another. They have just deteriorated."

If elected, Givens, a neighborhood activist and special projects commissioner for the Highland Hills Neighborhood Association, said she will work toward developing jobs and reducing crime in the district. "I feel like I can bring a change in the community," she said.

Webber said, however, that the district needs a stable force as Fort Worth begins to grapple with local issues, such as how the recently-passed crime tax will be divided up

and with national issues such as reductions in social service benefits for unwed mothers.

Several challengers say Jackson has not fully represented each of the neighborhoods. "One of the reasons that District 5 has so many candidates is because there has been a lack of leadership, a lack of representation," said Ingram. "Historically, every city council person, that has been (elected), they have been concerned about Carver Heights. One of the main areas that has been neglected is the Poly area. Also, you've got the Echols Heights... and the Lake area, too."

"No one has been addressing those concerns," continued Ingram. "I'm the only candidate that lives in the Poly area."

If elected, Ingram said he plans to encourage economic development in the district. "We do not have a candidate who stands strong," he said. For example, you have different types of businesses that are moving into Tarrant County. He (Jackson) should have been strong on moving those businesses to this area. Most of the new jobs that have come into this area have been in North Fort Worth" Ingram said Jackson has focused much of his efforts on ridding the district of crime and drugs, but has done little to create new jobs.

"Most people commit crime because they can't get jobs," said Ingram. "Why can't we establish a relationship between District 5 and District 2? Why can't we collaborate and create employment?"

According to Ingram, he was one of several people who petitioned the City Council in 1992 to have Forbes Street upgraded. He was

also part of a community-wide effort to close Anderson Labs, a chemical company located near Dunbar High school that spewed dangerous toxins into the air.

Despite Ingram's efforts, McCray dismissed the field's youngest candidate, saying that he, not Ingram, was most instrumental in shaping the outcome of many of the district's improvements, including the Forbes Street repaving project.

At the time that the project was initially considered in the late 1980's and early 1990's, McCray was on the City Council. McCray defeated Bert Williams, who was only the second councilman to serve the district after Fort Worth opted for single member districts in 1977. McCray said he was a forerunner for the Forbes Street project.

"Ingram brought the petition to me," he said, explaining that, as councilman, he convinced his colleagues to redefine the street from commercial to residential, thus paving the way for it to be upgraded more quickly.

"I'm not downing Mr. Ingram, but if we just talk on issues of what people have done, what else has he done outside of coming down and getting Forbes Street paved?" McCray touted his own record of community service: He successfully persuaded the City Council to set aside \$400,000 for a new health clinic in Stop Six, and he was instrumental in the city's decision to open a new park in Lake Arlington. McCray, who is retired, also chided Jackson, a Baptist pastor, saying the councilman is frequently unavailable to answer constituents complaints.

"They can't get in touch with him," Continue next page

POWELL



CHEVROLET • GEO • OLDSMOBILE



"The Dealer that Service Built"

Financing Is Not Out of Reach

1992 Chevy Cavalier RS Auto, Air, Tilt, Power Door Locks, -39,000 Miles	\$6,960	1994 Chevy Ext. Cab Silverado 350-V8, Loaded w/Everything, Two-Tone Paint	\$19,388	1992 Chevy Reg. Cab Silverado V8, Auto, Loaded, Very Clean	\$11,888
1993 Chevy Beretta V6-Auto, Air, Power Windows-Locks, Tilt, Cruise	\$9,880	1994 Chevy Ext. Silverado V8 - Auto Loaded w/Everything, -Sportside	\$19,688	1992 1500 Red Cab Silverado V8, Auto, One Owner, 43,000 Actual Miles	\$8,988
1991 Buick Reatta One Owner, Fully Loaded, Only 39,000 Miles	\$14,980	1994 Chevy Ext. Silverado V8, Loaded w/Everything, Sportside	\$19,688	1992 Chevy Suburban Silverado One Owner, Dual-AC Loaded, Only 39,000 Miles	\$19,890
1994 Chevy Cavalier Coupe Aut., Air, Power Locks, Tilt, Cruise	\$10,380	1993 Chevy Ext. Cab Silverado V8 - Auto Loaded w/Everything, Two-Tone Paint	\$17,280	1992 Chevy Suburban Silverado One Owner, Dual, AC, Running Boards, Low Miles	\$20,480
1992 Pontiac Grand Am V6, Power Everything, 39,000 Miles	\$9,880	1993 Chevy Ext. Cab Silverado V8 - Auto Loaded w/Everything, Tool Box, Bed Rails	\$15,988	1989 GMC Conversion Van V8, Fully Loaded, Low Miles	\$8,980
1993 Buick Century V6, Power Everything, Only 38,000 Miles	\$9,880	1993 GMC Ext. Cab SLE V8 - Auto Loaded w/Everything, -Two Tone Paint	\$17,280	1989 GMC Reg Cab SLE V8, Auto, Loaded w/Everything, One Owner, 59,000 Miles	\$10,780
1994 Chevy Caprice V8, Fully Loaded w/ Everything	\$13,980	1994 Chevy 1500 Reg. Cab. Auto, Bed liner, Custom Seat, Sportside, 16,000 Miles	\$16,888	1991 GMC Reg Cab SLE V8, Auto, Power Everything, Only 55,000 Miles	\$11,880
1992 Dodge Conversion Van One Owner, Excellent Condition-Low Miles	\$14,980	1994 Chevy 1500 Reg. Cab. One Owner, Regency Conversion, Loaded w/Everything, 10,000 Miles	\$12,980	1993 GMC Reg. Cab SLE V8, One Owner, Trade, Loaded w/Everything, Alloy Wheels	\$14,480
1989 Chevy Conversion Van V8, Loaded w/Everything, Low Miles	\$8,980	1994 Chevy Cavalier Auto, Air, P. Windows-Locks, 6 to Choose from	\$9,780	1993 Toyota Camry LE One Owner, Loaded w/Everything, Alloy Wheels	\$14,880
1994 Chevy Ext. Cab Silverado One Owner, Trade, Bedliner, Low miles.	\$20,480	1994 Olds Cierra Auto, Air, P. Windows-Locks, Cruise, 6 to choose from.	\$11,780	1994 Chevy Corsica V6, Auto, Power Windows-Locks, 8 to Choose from	\$10,590
1994 Chevy Ext. Cab Silverado One Owner, Trade, Bedliner, Only 16,000 miles, Sportside	\$17,280	1994 Olds Achieva Auto, P. Windows-Locks, Tilt, Cruise, ABS Brakes, 2 to choose from.	\$10,880		

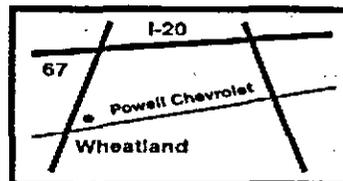
CHEVROLET • GEO • OLDSMOBILE

Come Early for the Best Selection

Mon.- Fri. 8:30-6:00

Sat. 8:30-6:00

Hwy. 67 at Wheatland Rd.



Phone
(214) 298-4911

Continue from page 40

McCray said. "People are always calling me asking if I am their council member. Flood waters are backing up in their houses." McCray said his decision last January to seek his former seat was a difficult one.

"I gave my time and energy to the citizens of Fort Worth," he said, reflecting on his two-year term. Now, if you don't want it, I'm satisfied." He was encouraged, however, by friends whom he said admitted to him that they had supported the wrong candidate in 1993.

"Community people said 'Man, look, we made a mistake,'" McCray said. "I wasn't doing anything. I'd been very effective on my job. People said, 'Well, you can't be satisfied until you get back in.' So here I am."

"A third candidate in the District 5 race, Roosevelt Sutton, 41, a pastor at Maranatha Primitive Baptist Church, is a former political assistant to Jackson. The district needs a change in representation, he said, from both incumbent Jackson, and McCray.

"All we have had up there is people that have attended meetings," Sutton said. "If you go to a meeting and you say 'I know the problem,' then you haven't done anything. I bring solutions."

"Sutton is one of several community activist who worked to bring a new banking facility to the district. Bank One opened its Dunbar banking center near Dunbar High School in late March. If elected, Sutton said he plans to continue his revitalization efforts in the district.

"I think that one of the things that is going to be crucial is how we deal with economic development," said Sutton. "One of the things we have to do is create business. The councilman, he should be a personal chamber of commerce for the district.

Sutton further explained that the district has a number of attractive sites for potential businesses, including in Mosier Valley, which is located on the northernmost border of the district near D/FW Airport. -[MON]-

*"Natural Looking Acrylic Nails
Only You And Your Tech Will Know"*

Nails by
Delphine and Associates
Delphine & Associates
Nails & Hair Design Team



Service for Queens & Kings • Relaxing Atmosphere
Emphasis on Sanitation and Sterilization
Hand Filing/No Painful Drills
State of The Art Equipment

(All Nail Services Provided for Men and Women)
Mon-Sat 9 AM - 8 PM, 296-9069
818 N. Main, Ste G Duncanville, TX 75116

Walk-ins Welcome Accepting Applications For Qualified Technicians

**Talk to
Live Psychics!!**

Love, Money, Know Your Future
Talk Live One-On-One NOW!!!

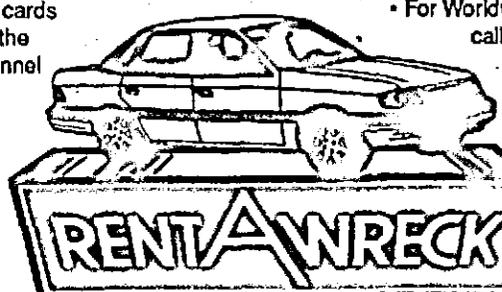
1-900-656-2828 EXT.66
\$3.95/MIN. 18YRS+

PENN COMM.
214-340-1956

THE SMART ALTERNATIVE

- Reliable, clean vehicles
- Locally owned & operated
- Wide range of cars, trucks and vans
- Daily, weekly and monthly rentals
- Free local pick-up & delivery
- Competitive, low rates
- Major credit cards
- As seen on the weather channel

- Cash rentals welcome
- Recommended by major insurance companies
- Now featuring Lease-To-Own
- Open 6 days a week
- Over 400 locations worldwide
- For Worldwide Directory Service call (800) 535-1391



398-RENT
2025 S. Buckner • Dallas

THE WEATHER CHANNEL

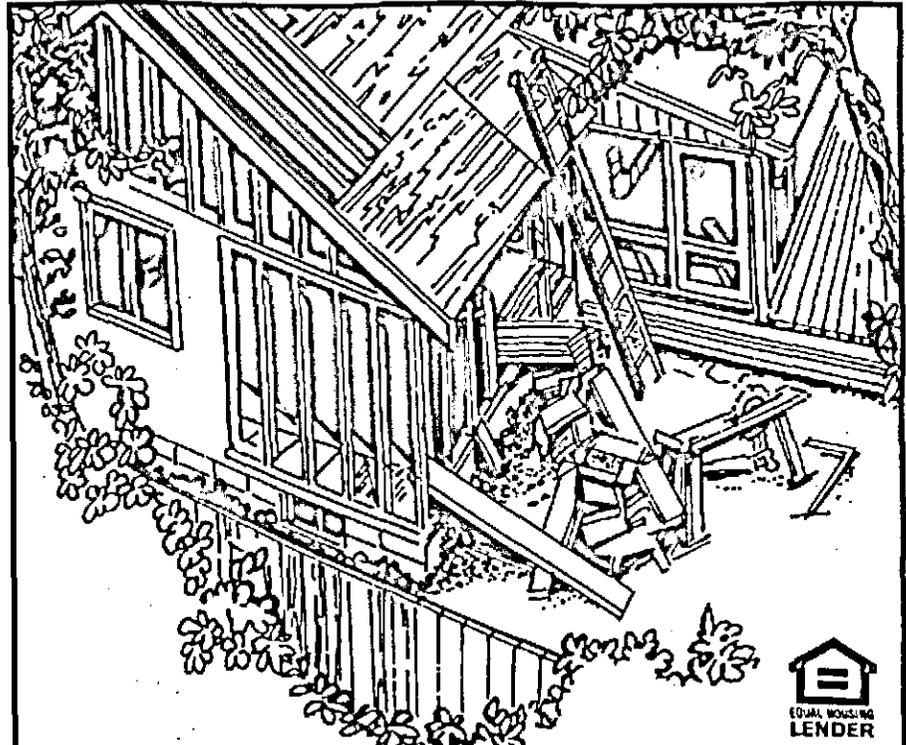
Mention THIS Ad And Receive 50 Miles FREE!

LOUIS C. ROSS, D.D.S.
General & Cosmetic Dentistry



Carillon Tower West
(Preston @ Alpha)
13601 Preston Rd.
Suite 309-W
Dallas, Tx. 75240
(214) 387-2244

Insurance Accepted
Evening & Weekend Appointments Available



Ask about our
Home Improvement Loans.

Fast, friendly service!

ABRAMS CENTRE
NATIONAL BANK

9330 LBJ Freeway Dallas, Texas 75243
Phone: (214) 238-9292 • FAX: (214) 644-3812

An Independent Bank Member FDIC

Lundy and Associates
Dr. W. Larry Lundy
Podiatrists/Foot Specialists

FOOT CLINICS

Complete Medical and Surgical Care for Adults and Children

- Diabetic Foot
- Ambulatory Office
- Foot Surgery
- Hospital Surgery
- Sport Medicine

- Emergency
- Workman's Comp.
- Ingrown Nails
- Heel Pain
- Bunions

- Corns
- Calluses
- Industrial Medicine

North Dallas
Hamilton Park Foot Clinic
8139 Forest Lane Suite 119
Dallas, Tx 75243
(214) 235-4770

South Dallas
M.L.K. Foot Clinic
2416 Martin Luther King Blvd.
Dallas, Tx 75215
(214) 421-5102

Medicare and Most Health Plans Excepted

JAMZ UPDATE

by Angela R. JONES

Several months have passed since MON published a series of articles and reader letters in opposition to the transfer of licenses of Summit Broadcasting Corporation's KJMZ-FM (100.3) and KHVN-AM (970) radio stations to Granum Communications, Inc.

Despite our petition to the Federal Communications Commission and all the vigilant effort displayed by MON's readership to impede the transfer, a decision was made on February 16, 1995, to approve the assignment of licenses of KJMZ (Dallas), and KHVN (Ft. Worth), to GCI.

In all, a total of six radio stations were affected by the FCC's decision, the others being: WCAO-AM and WXTV-FM, Baltimore, Maryland, and WAOK-AM and WYEE-FM, Atlanta, Georgia.

Although informal objections to the proposed transfer of KJMZ were filed by over twenty Dallas-area residents during the fall of last year -- many of which were published by MON -- a formal petition was filed by the National Rainbow Coalition last August to halt the assignment of licenses for the two Atlanta stations.

As MON has reported in the past, opposition to the transfers is based primarily on KJMZ's program content, specifically the sta-

tion's accountability for the offensive lyrics of some of its broadcast.

The Rainbow Coalition's opposition to the transfer, however, is based on a different reason. They alleged that the licensee of WAOK and WYEE, Summit-Atlanta, "has engaged in various acts of race and age discrimination." Though these allegations did not pertain to the areas of recruitment and hiring, they did raise questions regarding "the unequal treatment of employees."

Despite the seriousness of the allegations raised, the Rainbow Coalition reached a joint-agreement with GCI and Summit on February 14, 1995. Among the terms agreed to were the requirement of GCI to notify the Coalition of all job vacancies, and for the corporation to engage in good faith efforts to attain workforce parity for minorities.

In a statement issued by the FCC, officials had these comments to share regarding the Dallas license transfer:

"Approximately two dozen Dallas-area residents filed informal objections to the proposed assignment of license of KJMZ. All of these objectors complain that the rap music format of KJMZ is allegedly having a deleterious impact on the African-American community, primarily on African-American youth. In view of the First Amendment rights of broadcasters and the noncensorship provision of the

Communications Act, the Commission rarely interferes with individual programming."

In agreement with the decision, Bill Devers, staff attorney for the AM branch of the FCC, said, "We had to consider, in light of the agreement between the Coalition and the

Atlanta-based groups, was there anything that would bar the sale? After considering all factors involved, we couldn't come up with anything serious enough to decide against it."
-[MON]-



Former
Assistant DA
Dallas County

**Criminal Law
Personal Injury**

**(214) 688-1571
or
(214) 688-1572**

2730 Stemmons Frwy
Tower West, Suite 1104
Dallas, Texas 75207.

**Michael
John
Attorney
&
Counselor
at Law**

EMMETT NEAL COULDN'T DECIDE IF IT WAS WORTH THE EFFORT TO BUY A TICKET. (IT ENDED UP BEING WORTH \$10.8 MILLION.)

AFTER A LONG DAY AT WORK, EMMETT NEAL WAS SO TIRED, ALL HE COULD DO WAS PLOP DOWN ON THE COUCH. "HMMM," HE THOUGHT TO HIMSELF, "SHOULD I GET UP AND GET MY LOTTO TEXAS TICKET? OR JUST STAY RIGHT HERE?" \$10.8 MILLION LATER, IT LOOKS LIKE HE MADE THE RIGHT CHOICE. NOW EMMETT'S ONE OF OVER 150 MILLIONAIRES AND STILL COUNTING.



HIS SYSTEM:
MIXED "HOT"
NUMBERS WITH
"COLD" NUMBERS
AND THEN
PLAYED THAT
COMBINATION
EVERY WEEK

WINNING NUMBERS:
23 25 30 37 46 48

FIRST THING
HE DID: TOLD
HIS DAD
TO RETIRE

PRIZE: \$10.8 MILLION

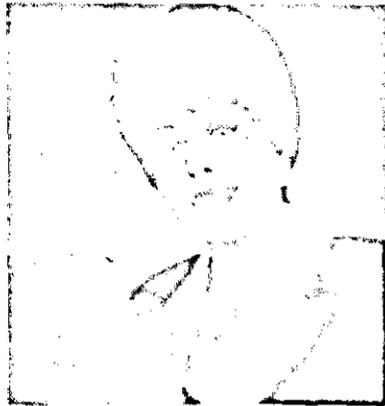
Attention Texas Veterans

A free seminar will be held on Tuesday, April 4, in the Alexandria Auditorium of the Infomart, 1950 Stemmons Frwy beginning at 6:30.

All veterans who have either entered the service in Texas or who have lived in Texas for two years should plan to attend the event and learn how to qualify for up to \$110,000 in loans to purchase homes, buy land or make improvements to an existing home.

Registration begins at 6 p.m. For more information call (800) 252-VETS or contact Greta Loney at (214) 527-2408.

Dr. Marilyn Kern-Foxworth will appear at the Black Images Book Bazaar on April 14, at 6:00 p.m. to 8:00 p.m. She will be a guest of Ms. Cheryl Smith at 8:00 p.m. KKDA-7300 am radio.



Dr. Foxworth will discuss Her recently published book: Aunt Jemima, Uncle Ben And Rastus-Blacks in Advertising, yesterday, Today and Tomorrow. For additional info. contact John Brookins or Dr. Vickie Neal at 214-988-5831.



**YOU'RE INVITED!
COME JOIN HOLLYWOOD, JD!**

"WHERE WE TAKE YOU TO SOME OF THE HOTTEST, NEWEST, MOST EXCITING ENTERTAINMENT SPOTS IN DALLAS/FORT WORTH METROPLEX"

**TEXAS FINEST TALENT SEARCH OF '95
HOLLYWOOD ENTERPRISES IS LOOKING FOR:**

**SINGERS! DANCERS! MUSICIANS! COMEDIANS!
TO PERFORM IN FRONT OF: VARIOUS RECORD PRODUCERS,
PROMOTERS, & MANAGERS**

**WHEN: MARCH 8, 1995 - APRIL 26, 1995
DOORS OPEN: 7:30PM. SHOWTIME: 9:00PM.**

**WHERE: NAIROBI ROOM
6752 SHADY BROOK LANE
DALLAS, TEXAS
(214) 691-1599**

**FOR MORE INFORMATION CALL THE HOTLINE: (214)342-1449
Co-Sponsored by Minority Opportunity News, K104 & KKDA RADIO
Spinning the Wheels of Steel - DJ ROCK
"The Kitchen is Open for your Dining Pleasure at the Nairobi Room"
Food prepared by "Chef Garcia"**

**"GET THE 411"
BEEPERS ETC.**

Will activate your pager for as low as \$10
PAGERS
From \$49.99 to \$95.99
AIRTIME
From \$9.95 to \$13.00 Monthly
*Unlimited Calls on All Pagers
*Loaner Pagers Available

\$\$\$STOP CASH FOR YOUR BEEPERS AND CELLULAR PHONES\$\$\$
Free Maintenance
100% Trade Up
Guaranteed Buy Back

**7 Locations For Your Convenience
DALLAS**

3116 Grand (214) 426-4131	8347 Park Lane (214) 368-7112	
FT. WORTH		
2901 N. Main (817) 626-9661	3101 Mansfield Hwy (817) 536-7949	4220 E. Lancaster (817) 531-8818
DENTON		DENISON
2128 Ft. Worth Dr. (214) 380-9086		405 S. Armstrong (903) 465-1068

Now Open for Dinner Now Open for Dinner

**The Dining Table
Is Now Open
For Dinner!**

Dial **BAVIGUSI** for Reservations

NOW OPEN

Monday • Friday 10 a.m.-3p.m.	Thursday Night "Simple But Elegant" Cooking Classes By Appointment	Saturday No Lunch Hours	Friday & Saturday Evenings Reservations Hourly 6-9 p.m. RSVP
---	--	-----------------------------------	---

(214) 224-8378
1409 Ferndale • Dallas, Texas

Now Open for Dinner Now Open for Dinner

EDGE BY Myron A. Stanley

SHE THINKS HER TWO YEAR SEARCH MAY BE OVER, BUT THEN...

KASKA DEEK RUSHES TO THE SOUND OF THE VOICE SHE BELIEVES IS HER LOST BROTHER KERON.

...SHE STOPS COLD!

HER MENTAL POWERS TELL HER SOMETHING IS WRONG.

KASKA DEEK

WE HAVE MUCH TO DISCUSS.

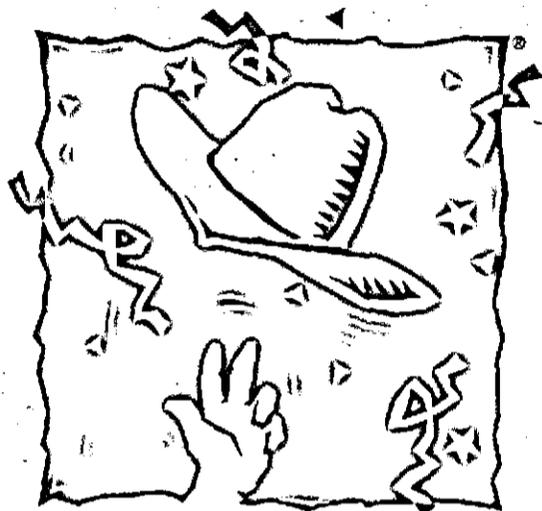
SHE HEARS THE VOICE AGAIN, BUT NOW SHE SPOTS ITS ORIGIN.

TO BE CONTINUED

MON'S CAREER MONTHLY

FAX 214-905-0949

PHONE 214-606-3912



WE GIVE EVERYONE A CHANCE. AFTER ALL, WE'RE THE LOTTERY.

The Texas Lottery is currently searching for Historically Underutilized Businesses (HUBs) certified with the State of Texas and experienced in the following areas:

TRAVEL AGENCIES

Travel agency needed to arrange business trips between Austin, Texas, and Atlanta, Georgia. Agency should be able to perform on short notice. Prices must be competitive.

PALLETS/SKIDS

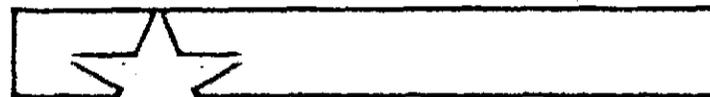
Suppliers needed to provide pallets and skids for use in storing and moving. Must be able to provide skids that are 30" x 40" with 30" runners and a center brace. Typical order quantity equals 80-250. Prices must be competitive.

COMPUTER SUPPLIES

Computer supply businesses needed to provide quality computer paper and magnetic tape. Need Graham Summit magnetic tape that is 2,400 feet in length. Must be able to supply BASF#3480 tape cartridges in the large capacity size. Prices must be competitive.

Please respond in writing to:
Melissa Villaseñor-Dye
Retailer and
Minority Development
Supervisor
Texas Lottery-DT
P.O. Box 16630
Austin, TX 78761-6630

—TEXAS—
LOTTERY



THE STAR OF TEXAS COMMERCE IS RISING!

The challenges and changes of banking are on-going but Texas Commerce Bank remains constant with excellent career possibilities. We support the individual as well as the community with innovative financial products and services, stability and growth for businesses and outstanding career opportunities for outstanding professionals.

Opportunities are available for experienced professionals at locations throughout the metroplex. Please send resumes to:



Working for your success.

Texas Commerce Bank
National Association
P.O. Box 660197
Dallas, Texas 75266-0197
(214) 922-2430

For a complete listing of all jobs, please phone our Job Line at (214) 922-2224. We offer an exceptional and professional work environment coupled with excellent salary and benefits packages.



CERTIFIED TEACHERS NEEDED

TO FILL 1994-95 VACANCIES AND FOR THE PROJECTED VACANCIES FOR THE 1995-96 SCHOOL YEAR IN THE FOLLOWING AREAS:

*Bilingual/ESL; General Elementary (K-6); Special Education (K-12); Mathematics; Composite Science; Reading; Spanish; Librarians and Speech therapist
*ENGLISH PROFICIENCY REQUIRED

Salaries:

Teachers: \$25,000 to \$43,962
Bilingual Stipend: \$1,500
Career Ladder: \$1,500 - \$3,000
(Transferable)

(Attractive benefits program, Quality staff development & advanced study program)

Call Mrs. Willie Crowder, Recruiting Specialist at 1-800-443-6181 for an application or to schedule an interview

College applicants, please contact your placement office
EQUAL OPPORTUNITY EMPLOYER M/F/H



PAVING COMPANY

POSITIONS AVAILABLE FOR:
TRUCK DRIVER, OPERATORS,
LABORERS

EQUAL OPPORTUNITY EMPLOYER
BIDS ACCEPTED ON ALL
CITY OF DALLAS
PAVING PROJECTS

PHONE NO. (214) 289-0723
FAX NO. (214) 216-5637

BANK ONE

BANK ONE, TEXAS NA
supports

**MINORITY
OPPORTUNITY
NEWS**

For Job Information
Call Job Line at
(214) 290-3637

Employment Opportunities

Call our 24-Hour
Job Line
(214) 590-3484

Equal Opportunity Employer



7/10/94 11:00 AM

**GET THOSE PROFITS MOVING
CALL CLASSIFIED DEPARTMENT
214-606-3912**

MON'S CAREER MONTHLY



FAX 214-905-0949
PHONE 214-606-7351



Dallas Independent School District ADVERTISEMENT FOR BIDS

1. Sealed bids addressed to the Board of Education of the Dallas Independent School District, Dallas County, Texas, for an ADDITION to Whitney M. Young Elementary School, 4601 Veterans Drive, Dallas, Texas 75216, for the Dallas Independent School District, hereinafter called "District" in accordance with plans, specifications and contract documents adopted by the District, prepared by E. Evans Associates, architects, will be received in the Purchasing Office, 3700 San Jacinto, Dallas, Texas until 1:00 PM, May 9, 1995. At that time, the bids will be publicly opened and read aloud and tabulation will be made to present to the Board of Education at their next regular meeting for consideration in awarding the Contract. Any bid received after the closing time will be returned unopened.

2. The Contractor shall identify their bid on the outside of the envelope by writing the name of the project on which they are bidding. The name of the project is "WHITNEY M. YOUNG ADDITION".

3. There will be a Pre-Bid Conference on April 25, 1995 at 10:00 AM at the Whitney M. Young Elementary School Cafeteria for the purpose of answering questions and walking the site. Bidders are invited and urged to be present.

4. Plans and specifications may be examined in the office of E. Evans Associates, 11551 Forest Central Drive, Suite 226, Dallas, Texas, 75243 (214) 340-4440 and are on file after April 13th at:

Dallas AGC/Dodge Plan Room
11111 Stemmons Expwy.
Dallas, Texas 75229
(214) 241-3411
Attn: Nancy Ebarb

Association of Gen. Contractors
Plan Room
417 Fulton Street
Fort Worth, Texas 760104
(817) 332-9265
Attn: Kim Roberts

ABC/Americas Company
4320 N. Belt Line Rd., Ste A102
Irving, Texas 75038
(214) 256-2219
Attn: Terry McAdams

Dallas/Ft. Worth Minority Business
Development Council
2720 Stemmons Freeway
1000 Stemmons Tower South
Dallas, Texas 75207-2212
(214) 630-0747
Attn: Bill Hunter

Hispanic Chamber of Commerce
4622 Maple Avenue, Ste. 207
Dallas, Texas 75219
(214) 521-6007

Dallas Black Chamber of Commerce
2838 Martin Luther King, Jr. Blvd.
Dallas, Texas 75219
(214) 421-5200

American Indian Center
818 E. Davis
Grand Prairie, Texas 75050
(214) 262-1349

Texas Contractor Plan Room
2510 National Drive
Garland, Texas 75041
(214) 271-2693
Attn: Linda Gant

5. Plans and specifications may be examined and obtained from the office of E. Evans Associates, 11551 Forest Central Drive, Suite 226, Dallas, Texas, 75243 upon deposit of a separate refundable check (payable to E. Evans Associates) in the amount of \$100.00/set. Checks will be returned upon delivery of the plans in good condition to the Architect within five days after bid opening.

6. A cashier's check payable to the Dallas Independent School District, in the amount of not less than five percent (5%) of the bid submitted must accompany the bid, or an acceptable bid bond in the same amount.

7. It is the goal of the District that at least 30% of the work performed under the contract will be done by minority or woman owned business enterprises.

8. The District reserves the right to reject any or all bids, and to waive any formalities.

9. The District is committed to the ideal of equal opportunity in all its business endeavors.



Comerica Bank-Texas



Join Dallas' Newest Expansion Team

Comerica Bank-Texas is a dynamic, fast-growing force in Texas' financial industry. As one of the 10 largest banks in the state with assets of more than \$3 billion, we have 50 branches in the Dallas/Fort Worth Metroplex, Houston, Austin, and San Antonio. We continue to expand our branch network and are seeking qualified applicants who share our core values of integrity, customer service, teamwork, flexibility and trustworthiness.

Comerica is committed to extending career opportunities to the residents of the communities we serve. We operate a 24-hour job hotline, which lists all full-time and part-time positions currently available. Please call (214) 828-8810 for a listing of positions in the Dallas area.

We reward our employees with a competitive compensation and benefits package and promote an alcohol and drug-free work environment. Comerica Bank-Texas is an equal opportunity employer and does not discriminate in hiring or employment on the basis of age, race, sex, color, religion, national origin, disability, or veteran status.

Member FDIC

POLICE OFFICERS

The City of Grand Prairie is accepting applications for an entrance examination for police officers to be held on 5-6-95. Apply at 318 W. Main Street GPT. For add'l info call 214-237-8190.

Application deadline:
5:00 p.m. Apr. 21, 1995



Get those profits
moving in the right
direction

Contact MON and let us show
you how economical it is to
advertise in The Business
Service Directory (214) 606-
3269 Voice Mail

MANAGERS!! MANAGERS!! MANAGERS!! COME BE A PART OF BEST BUY'S GROWTH

In the past decade, Best Buy has *EXPLODED* to become the nation's fastest growing specialty retailer of consumer electronics, home office products, appliances, and entertainment software.

THE SECRET OF OUR SUCCESS? Simple. We offer the products people want, for an affordable price, in an easy-access, friendly environment.

Recognized as the most innovative ideal to hit electronics retailing in years, our new concept sales and merchandising format will dominate the industry for years to come. Efficiency and bold ideas have led to our dynamic sales growth.

Our expansion has created a need for managers with 3-4 years successful experience in managing a high volume, discount, department or specialty retail store.

**Earning potential of \$25-40K

**Complete benefits package, including 401(k) plan

Fax or mail your resume, salary history, and cover letter by April 3, 1995:

Management Recruiter
Best Buy Regional Office
2201 Midway Road, Suite 312
Carrollton, Texas 75006
Fax: (214) 980-8534



An Equal Opportunity/Drug Free Employer



DALLAS POLICE DEPARTMENT



EARN \$24,618 - \$26,223

The Dallas Police Department is one of the finest in the nation.

Starting salaries while in the academy range from \$24,618-\$26,223, with career step increases that amount to \$8,360 during the first nine years of service.

Benefits include deferred compensation, flexible life and health insurance plans, an excellent retirement plan which may pay up to 96%, and a tuition reimbursement program. In addition, all uniforms and equipment are furnished. There is no state income tax.

Be a part of the tradition of excellence. If you have at least 45 COLLEGE SEMESTER HOURS with a "C" average or better, step up to the Dallas Police Department. Women and minorities are encouraged to apply.

Contact: POLICE RECRUITERS
FOR MORE INFORMATION

AT

(214) 670-4407

Call 1-800-527-2948

By Choice, An Equal Opportunity Employer

MON'S CAREER MONTHLY



FAX 214-905-0949
PHONE 214-606-7351

Unlimited Staffing, Inc.

"Specializing in supplying quality health services"



Accepting Applications For:
Registered Nurse • Licensed
Vocational Nurse • Home Health
Aides • Medical Social Workers •
Occupational Therapists • Speech
Therapists • Physical Therapists

(214) 223-1880 P.O. Box 1443 Desoto, TX 75123

COMMUNITY RELATIONS OFFICER Southern Dallas Development Corporation (SDDC)

A fast growing economic development corporation is seeking an experienced, self-motivated individual to be responsible for community outreach, special events, trade shows, etc., and coordinating some business and development activities. Qualified individuals must have two to four years experience in public relations, marketing or related field preferred, but relevant experience may be substituted. SDDC provides an excellent benefit program and the opportunity to work aggressively on behalf of the community we serve. To apply, please send a resume to Southern Dallas Development Corporation, 1402 Corinth Street, LB 135, Dallas, Texas 75215. No Calls Please!



INVITATION FOR BIDS

The Housing Authority of the City of Dallas, Texas (DHA) will receive bids for the Replacement of Exhaust Fan Ventilators at Town Park Apartments Tex 9-47, until 2:00 P.M., on Tuesday, April 18, 1995, at DHA's Central Office, Development and Planning Department, 3939 N. Hampton Rd., Suite 350, Dallas, Texas 75212, at which time and place all bids will be publicly opened and read aloud. Bid documents, including Plans and Specifications, may be acquired at DHA's Central Office, Development and Planning Department, 3939 N. Hampton Rd., Suite 350, Dallas, Texas 75212.

The DHA reserves the right to reject any or all bids or to waive any informalities in the bidding.



INVITATION FOR BIDS

The Housing Authority of the City of Dallas, Texas (DHA) will receive bids for the Installation of a Canopy over Mail Box area at Town Park Apartments Tex 9-47, until 2:30 P.M., on Tuesday, April 18, 1995, at DHA's Central Office, Development and Planning Department, 3939 N. Hampton Rd., Suite 350, Dallas, Texas 75212, at which time and place all bids will be publicly opened and read aloud. A Pre-Bid Conference will be held at 10:00 a.m., on Monday, March 13, 1995 at Cliff Manor, 2423 Fort Worth Ave., Dallas, Texas 75221. Bid documents, including Plans and Specifications, may be acquired at DHA's Central Office, Development and Planning Department, 3939 N. Hampton Rd., Suite 350, Dallas, Texas 75212.

The DHA reserves the right to reject any or all bids or to waive any informalities in the bidding.

PUBLIC NOTICE

DeSoto Independent School District, in compliance with Senate Bill 493, is hereby announcing its intent to purchase the following classes of personal property during the coming six months. The district is soliciting names, address, telephone and fax numbers of vendors interested in submitting sealed bids, written and/ or telephone quotations for any of the following items. Submit letter or fax to DeSoto ISD Purchasing Office, 200 E. Belt Line, DeSoto, TX 75115

A/C Parts, Filters, Supplies; AV Equipment, Supplies; Award Items; Band Instruments, Supplies; Band Uniforms; Calculators; Classroom Furniture; Computer Equipment, Software, Supplies, Furniture; Electrical Supply Parts, Supplies; Grade/Lesson Plan Books; HVAC Parts, Supplies; Industrial Supplies; Mainframe Equipment; Maps/Globes; Mechanical Repair Parts, Supplies; Office Furniture; Office Equipment; Paperback Books; Pest Control Supplies; Plumbing Repair Parts, Supplies; Printers; Security System Equipment; Tools; Uniforms (Custodial/Maintenance); Vehicle Rental; Printed Business Forms; Lawn Equipment, Supplies, Repair parts.



INVITATION FOR BIDS

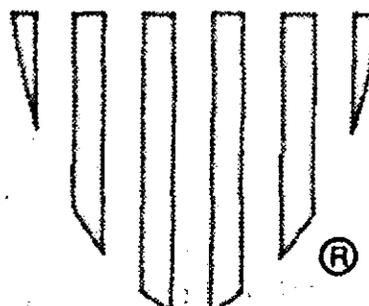
The Housing Authority of the City of Dallas, Texas (DHA) will receive bids for the Improvement of the Playground Equipment at Roseland Homes Tex 9-1, until 3:00 P.M., on Tuesday, April 18, 1995, at DHA's Central Office, Development and Planning Department, 3939 N. Hampton Rd., Suite 350, Dallas, Texas 75212, at which time and place all bids will be publicly opened and read aloud. Bid documents, including Plans and Specifications, may be acquired at DHA's Central Office, Development and Planning Department, 3939 N. Hampton Rd., Suite 350, Dallas, Texas 75212.

The DHA reserves the right to reject any or all bids or to waive any informalities in the bidding.

Plano



All-America City



1994

JOIN OUR ALL AMERICAN TEAM

For Business
Opportunities with
the City of Plano,
Call
214-578-7135

Financial Services Representative (Teller)

Will assist customers with banking transactions including withdrawals, deposits, and cross selling the bank's products and services. Requires previous cash handling and balancing experience, excellent communication skills, a strong customer service orientation, math and 10 key skills and basic knowledge of PC. Previous teller experience preferred.

Call our jobline (214) 360-2750 for available locations.

Mail or fax resume to:

Guaranty Federal Bank
Human Resources Dept. - FSR
8333 Douglas Avenue
Dallas, TX 75225
(214) 360-4894 (Fax)



AAEOE



The City of Lancaster is accepting applications for the following positions until April 14, 1995.

Street Maintenance Worker \$6.15/hr
Responsible for maintenance and repair services for City streets, drainage, and alleys. Performs manual labor and use power tools; Work outside in extreme temperature and inclement weather conditions; Texas Commercial Drivers License, Class B.

Heavy Equipment Operator \$7.40/hr
Operate heavy equipment used in street and alley maintenance operations such as excavators, graders, loaders, and rollers. Work outside in extreme temperature and inclement weather; Two years experience operating Road Grader; Texas Commercial Drivers License, Class B.

Apply at 211 N. Henry St. Personnel,
Lancaster, Texas 75146.
8:30 am - 4:30 pm, Monday - Friday.

EOE

(MFD)

Construction Joint Venture

Progressive Construction Group is seeking a working joint venture partner for the boarding up of vacant structures in the City of Dallas.

PCG has a contract for this work and will provide the required insurance, materials and financing.

This is a good opportunity for stability and growth for a small contractor.

357-1637



City of Lancaster seeking Public Works Director. Bachelor's Degree in Civil Engineering, Business or Pub. Admin. and Tex. Engineer's License. Ten years experience in municipal public works and five years in supervisory capacity. Open until filled.

City of Lancaster seeking Secretary/Receptionist. Type 60wpm, maintain building permit records for inspection department. \$7.75 - 8.54/hr. Open until filled.

Apply or Mail resume to:
211 N. Henry St.
Lancaster, TX 75146.
Attn: Personnel.

(EOEMFH)

Business Service Directory

Apartments

Totally Renovated Apartments

Security System

Two Bedroom

New Appliances

Central Heat & Air

Call 426-6115
\$300 per month

Barbers



Reeves, Jessie F.
(214) 374-9341
Polk Village I Barber Shop
1153 W. Camp Wisdom
Dallas, Texas 75232

Credit

BAD CREDIT?

Repair Your Credit
For less than

\$10

Send \$2.50 for postage and handling to:

Texas General Investments, Inc.
P.O. Box 630067
Irving, TX 75063

*A minority owned business

Insurance

LIFE • BUSINESS • AUTOMOBILE
PRE-NEED BURIAL • ANNUITY • RENTERS INSURANCE •
HOME OWNERS • GROUP HOSPITALIZATIONS •
COLLEGE FINANCIAL AID



MS. VICKI RICHARDSON
4650 S. HAMPTON
SUITE 111
DALLAS, TX 75232
214-218-7601
214-229-5214 pager

LOW LOW LOW RATES!

AUTO INSURANCE

"Your Insurance Experts"

NO DOWNPAYMENT!

PREFERRED & HIGH RISK
SAME DAY COVERAGE
ADVANCED
INSURANCE AGENCY

CALL NOW FOR FREE QUOTE **324-2886**

Nails

"Natural Looking Acrylic Nails
Only You And Your Tech Will Know"

Nails by
Delphine and Associates
Delphine & Associates
Nails & Hair Design Team



Service fit for Queens & Kings • Relaxing Atmosphere
Emphasis on Sanitation and Sterilization
Hand Filing/No Painful Drills
State of The Art Equipment
(All Nail Services Provided for Men and Women)
Mon-Sat 9 AM - 8 PM, 296-9069
818 N. Main, Ste G Duncanville, TX 75116

Walk-ins Welcome Accepting Applications For Qualified Technicians

Secretarial

PJ'S "PROFESSIONAL SECRETARIAL SERVICES"



SECRETARIAL & ASSOCIATED SERVICES

- Resumes
- Mass Mailing
- General Typing
- Desktop Publishing
- Research Papers/Thesis
- Wedding Invitations/Programs
- Documents/Forms Creation

4650 S. Hampton #102 Dallas, Texas 75232 331-2109 +IUB Certified

Attorneys

Law Offices of HOPKINS-LASTER & ASSOCIATES

• Adoption • Child Support Collection/Defense
• Custody • Divorce • Employment Discrimination
• Personal Injury

Dorothea E. Hopkins-Laster
B.S., J.D., LL.M.
2512 Mahon St.
Dallas, TX 75201
(214) 969-9331



Not Board Certified by the Texas Board of Legal Specialization

Food

Brook's Superette

- Fresh Meat
- Cash Checks
- Pharmacy
- Milk - Ice
- Grocery

*Hot Hamburgers, Fries & Drink \$1.99
8105 R.L. Thornton Frwy.
Call In Order: (214) 574-4867
FREE Drink with this ad.

Health Care



Excella Home Health Care
"Quality Service Tempered With Mercy & Grace"

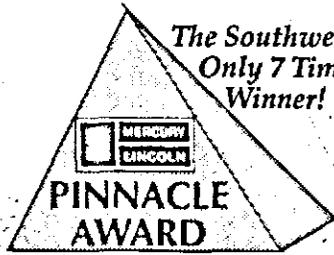
- Medicare Certified
- Private Insurance Accepted
- 24 hour Available Service

3939 E. Hwy. 80, Suite 400
Mesquite, TX 75150
(214) 613-9490 Fax: (214) 613-9503

Equal Opportunity

The 1-900 Dateline!!

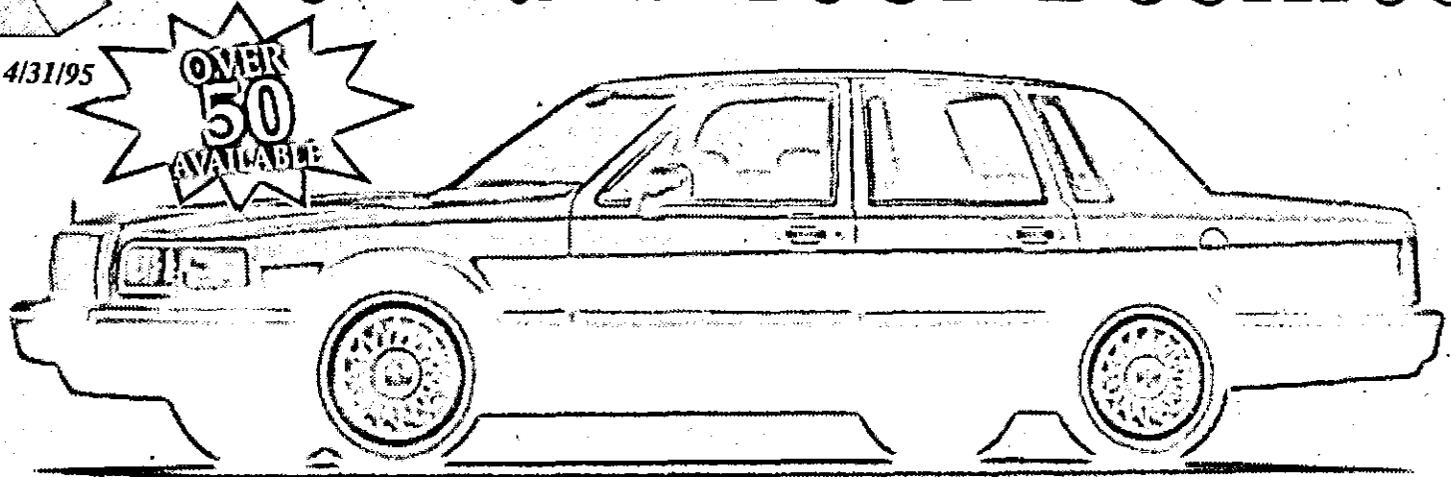
CALL
1-900-772-2443 EXT.61
\$2.49/MIN. 18YRS+
PENN COMM.
214-340-1956
Listen to single guys and gals
looking to meet someone like
YOU!!



The Southwest's
Only 7 Time
Winner!

Offers Good Thru 4/31/95

We Want Your Business!



OVER
50
AVAILABLE

\$7,000

PURCHASE ASSISTANCE ON '95 TOWN CARS & CONTINENTALS

OFF MSRP or DEALER LIST



Call Us Right Now!

Confidential • Hassle Free • Pre-Qualification

Call In Advance For A Pre-Qualified Car Loan!

Take advantage of our special financing service - the pre-qualified car loan. Now you can know in advance the size of the loan or lease for which you qualify by making a convenient phone call. It streamlines the loan paperwork, allows you to make a more informed buying decision and eliminates apprehension waiting for approval of your loan request. Unlike banks, we work with over 10 different financing companies to find the best financing solution, whether you are a first time buyer, have an excellent credit history or experienced credit difficulties in the past.

'95 COUGAR XR7

\$3,500

OFF MSRP
or
DEALER
LIST

PURCHASE ASSISTANCE

Over 30 Available! See Red Tags

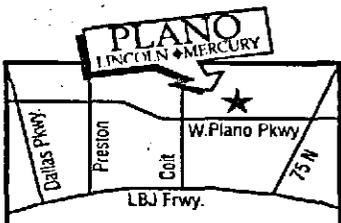
'95 GRAND MARQUIS

\$4,000

OFF MSRP
or
DEALER
LIST

PURCHASE ASSISTANCE

Over 40 Available! See Red Tags



PLANO

LINCOLN ♦ MERCURY

3333 West Plano Parkway in Plano

964-5000

SHOWROOM OPEN:

9 A.M. TO 9 P.M.
MONDAY - SATURDAY